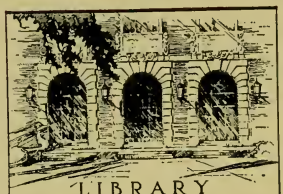

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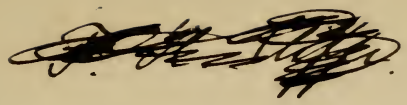

Arthur S Taylor
23/2/99

CAN IT BE TRUE?

By the same Author.

A B E L:

A Tragedy.

From "THE QUEEN," February 2nd, 1884:

"The preface to Mr. Cliffe's poem is so clear and intelligent and in such excellent prose that we are prepossessed in his favour. The writing of a tragedy is a serious undertaking, and one to which nobody should commit himself without careful study and preparation. The author of 'Abel' seems to be aware of this, and has deliberately formed and carried out his plan. He believes that dramas founded on Biblical events ought to have a large admixture of lyric poetry and other features which he enumerates. The poem, consequently, abounds in lyrical passages and elements. It opens with a monologue by Michael, which is followed by another by Satan. Two choruses, one of Angels and one of Demons, occupy a decidedly conspicuous position; the remaining chief speakers being Adam and Eve, Cain and Abel and their wives. Much of the dialogue is animated, and Mr. Cliffe's facility of versification is everywhere manifest. The composition as a whole is graceful, sometimes vigorous, but with occasionally feeble lines. The language employed is consistent, and no charge of irreverence can be brought against the author. He writes as a man of culture, and under the influence of classical models. We find the poem very interesting, and regard it as worthy of praise for many admirable qualities, originality being one of them."

REMINGTON & Co., Henrietta Street, Covent Garden.

CAN IT BE TRUE?

BY

FRANCIS HENRY CLIFFE

Alcun non può saper da chi sia amato
Quando felice in su la ruota siede;
Però c'ha i veri e i finti amici a lato,
Che mostran tutti una medesma fede.

ARIOSTO.

TWO VOLUMES

VOL II

LONDON
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HENRIETTA STREET COVENT GARDEN

1887

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CHAPTER I.

By what irony of fortune is the worst den of iniquity in Europe placed in one of her loveliest spots? Why should the clear sky of Italy with its brilliant sun expand over the building wherein so much misery is daily caused? Wherefore should the azure waters of the Mediterranean lave that shore reddened with the blood of so many victims? More seemly it would be if the Casino were erected in a wilderness begirt by pestilential marshes, infested with vipers and beasts of prey. It would be more in accordance with the scenes enacted if an angry, storm-laden sky were for ever lowering over it and a tempestuous sea

lashing its base. Not gardens rich with palm trees and the rarest of exotics, but forests of upas trees, noisome and deadly, ought to be its everlasting surrounding. Then we should not see the misery of man mocked by the unfeeling loveliness of Nature; then we should not see the beauty of Nature insulted by the depravity of man. But as it is we behold a sight enough to make angels weep, so strange and unearthly, so discordant and fantastic, so revolting to every reflective mind, so foul a mark on the face of Europe, so emphatically crying out to Heaven for vengeance.

Sir Alexander was so eager to arrive at Monte Carlo that he preceded Arthur, Lord Proudham, and Vane by ten days, leaving them to follow more leisurely. When the rooms were opened he was one of the first to be seated at the green table; when they were closed he was one of the last to rise. Only for short intervals would he absent himself, only for the absolutely necessary refreshments. He had said truly to Arthur at their first

meeting that life had no charms for him beyond those of play. It was his one passion that devoured all the rest. And yet, in spite of the all-absorbing power it had over him, he was cautious and cool-headed in his gambling, always making subtle calculations and elaborate plans, and, on the whole, not unfavoured by fortune.

On the day of Arthur's arrival he was in the highest spirits, having won largely the evening before, and was, therefore, in the best mood for doing the honours of the place to him and to the others.

The first thing that struck Arthur on entering the rooms was the clinking of gold and silver and the monotonous voices of the croupiers, exclaiming at intervals: *"Messieurs, faites votre jeu—le jeu est fait—rien ne va plus."* He had formed a somewhat melodramatic conception of what the appearance of the gamblers would be—wild, frenzied faces, passionate eagerness, frantic despair. But when he approached the tables and scrutinized those seated round them, he

perceived little of the kind. True, his eye fell on several men and women, the very type of gamblers, who looked as if their whole lives had been spent in watching the roulette go round, and these people were either very obese from leading a sedentary life or else thin and worn with constant mental excitement. One miserable man in particular haunted him for days. Tall, cadaverous, with long, thin hair hanging in strings over his forehead, with a grasping, niggardly expression: he would have presented more the appearance of a miser than of a gambler, had it not been for the look of intense anxiety in his eyes. He was diligently engaged pricking a card with a pin, and so absorbed in the occupation that he looked neither to the right nor to the left. Arthur, seeing others do the same, asked Sir Alexander what the action meant.

"Those cards," said his informant, "have the numbers of the roulette printed on them. You watch the roulette for a time and then calculate what numbers come out most

frequently, and you prick accordingly. Some people use several sets of cards; the one for the use I have mentioned, the other for marking the numbers on which they have won, and the third for various observations, and some merely prick their cards three times for luck. Now come with me and I will show you some noted frequenters of the rooms. Do you see that gaunt, sallow woman with the green hat and the immense red bow? She is a Countess from Turin; her whole fortune went in play; she didn't calculate scientifically, and is now reduced from rouge et noir to roulette; she used to stake thousands on one card; now she can barely stake a beggarly five-franc piece on one number; and sometimes when luck goes against her she cannot even do that, but must content herself with looking on, as you perceive she is doing now. She lives in a wretched lodging at Monaco; if she has a run of luck, she moves to one of the crack hotels here; if the tide turns, she goes back to her miserable retreat, and heaven

knows how she manages! But, for all that, she considers herself a great lady, and certainly she is connected with the best families in Piedmont. Now look at the young man sitting near her, quite a stripling, not a hair on his face. They are supposed not to admit anyone under twenty-two into the rooms; but it is all nonsense; I am sure that young fellow is not twenty. He has been here five days; he has lost fearfully, and I shall be much surprised if in five more days he does not put an end to himself. Just notice his eyes when he looks round, how wild and feverish they are! Do you see that lovely, graceful woman in deep mourning? Thereby hangs a tale. She came here a few weeks ago with her brother; he won at first, she lost, then they both lost, and were so thoroughly ruined that he, in despair, blew out his brains. She loved him passionately; her heart was ready to break; she had not a sou to give him a decent burial; she went on her knees to some people for the money to defray the funeral expenses; they gave it

her, and what did she do? Her love of play overmastering all other feelings, she hastened to the rooms, and began gambling furiously with the sum lent, and has gambled daily ever since, and the brother was laid, after all, in a pauper's grave; and yet she loved him dearly; she bursts into tears whenever she thinks of him; and, as you see, she is clad in the deepest mourning. Such is human nature! People consider her unlucky, and, if possible, they avoid sitting next to her. Those you see by her now are strangers who do not know her history. Last night, when I broke the bank, she brought me a louis and asked me to stake it for her, but I was afraid she would spoil my run of good luck, and so I refused."

Sir Alexander was, like all gamblers, intensely superstitious, and almost every other word he uttered was "luck" or "good fortune."

"They seem more composed than I expected," said Arthur. "I do not see any violent manifestations of excitement."

"No, the interest is too breathless for much outward show," was the answer. "When gamblers reach the highest pitch they burst into a profuse perspiration, and you always know when they mop their faces and hands with their handkerchiefs that the tension is extreme."

At this point there was a rush towards a gentleman seated at the end of one of the tables. Exclamations in many languages were uttered, expressive of admiration and wonder.

"What has occurred?" Arthur asked of a bystander.

"He has won seven times running. They are all asking him to stake for them. I advise you to do the same," saying which his informant handed a louis to the favoured of fortune, requesting him to choose a number. Marshfield had already done so, and urged Arthur to follow his example. Arthur drew forth a louis, and the gentleman placed it for him on "Impair."

"Why not on a number?" asked Arthur.

"You gave me the piece with your left hand," said the gentleman; "that is unlucky for numbers, but with 'Pair' or 'Impair' you may have a chance."

"*Messieurs, faites votre jeu,*" the croupier was heard to exclaim. He set the roulette in motion, and the ball rolled rapidly along. "*Le jeu est fait. Rien ne va plus.*"

Breathlessly was the ball watched as it slackened speed. All eyes followed it with strained attention. At last it fell into the cavity of number thirty-two.

"*Trente-deux,*" proclaimed the croupier. Then he and his assistant croupiers with their long wooden rakes drew all the money to the space before them. A pause ensued, after which they distributed gold, silver, and bank-notes all round the table to the winners, the precious pieces clinking merrily.

Arthur lost. Several people near him had won, and were pocketing their gains with high satisfaction; but he came out empty. He had scarcely realized the fact, when Marsh-field reproached him vehemently for having

handed his money with his left hand. To this fact he attributed Arthur's ill-success. He then explained to him the various chances for and against winning with "Pair and Impair," "Rouge et Noir," "Six Premiers," and, in short, gave what he considered an almost perfect key to success.

"I have an elaborate system, by which you are sure to win if you have only courage to persevere. For instance, you place twenty francs on 'Impair;' if you win, well and good, you get double the amount. If you lose, don't be disheartened, but boldly stake forty francs on 'Impair' again. If you lose for the second time, never mind, stick to 'Impair,' and put eighty francs on it. 'Impair' could scarcely keep away more than four times running, so go on doubling the stakes, and when 'Impair' turns up your losses are refunded, and you have won twenty francs. Then you begin again, always doubling the stakes, and when you win you have another twenty francs. You can thus go on all day, and it will make a pretty sum in the

end. It is true that there is the chance of the bank against you; but that is only one number against thirty-six, and, therefore, very remote. At roulette you cannot play the highest stakes; but in the card-room you can go up to ten thousand francs at one stake, and I have an excellent system for that too."

It was now getting dark, and the gas was lighted. They had been standing about, and Marshfield was desirous of being seated at the card-table. Accordingly, they proceeded to the third and last room assigned to cards, where play was carried on exclusively in gold and bank-notes. The two former rooms were noisy with the rolling of balls and roulette-boards, loud with the frequent voices of the croupiers and the large concourse of people; but over this third room, where there were but two tables, brooded a death-like silence, only interrupted at considerable intervals by the croupiers counting the cards and proclaiming the result: "*Rouge perd et l'autre couleur gagne*," or "*Noir perd, l'autre couleur gagne;*" and by the raking and re-

distributing of the gold, and the rustling of the bank-notes.

Arthur felt that he was now in the throne-room of the goddess Fortune; hitherto he had only been in her antechamber. A sense weighed upon him that he now stood in the presence of huge vice and colossal despair, of frenzied hope and mad infatuation. The sight presented to his eyes was picturesque in the extreme. The shaded lamps cast their full light on the green baize of the table, whereon were displayed in front of the croupiers long rows of gold pieces and thick piles of paper-money, and a similar profusion of gold and notes was scattered promiscuously over the table, the whole enhanced by the activity of numerous hands, many fingers flashing with priceless rings; and in semi-darkness, encircling the scene and gazing in the direction of the cards, were discernible the rapt and intensely expressive faces of the gamblers.

At one of these tables Sir Alexander took his seat. It was presided over by a horrible

old croupier with watchful tiger-like eyes and thin, compressed lips, and with an air as though he were the evil genius of those around him. Some of the other croupiers whom Arthur had seen were young and handsome, and one or two of them were gentlemanly, being, indeed, ruined gamblers who had taken to this trade to avoid destitution; but this croupier was positively repulsive in appearance. His eyes rested on Marshfield for a second and then on Arthur, whom they chilled to the core with their evil expression. With skilful rapidity, such as only long practice could give, he dealt out large sums to the various winners, and arranged the still larger sums that had been lost in symmetrical order before him. Sir Alexander was soon so deeply engrossed in his play that he became oblivious of Arthur. His success was not so constant as on the previous day, and the pile of gold he had produced was rapidly dwindling.

Arthur thought this a favourable moment for going in search of Lord Proudham and

Vane, who had entered the rooms with him, and of whom he had lost sight in the crowd. As he scrutinized the multitude, new types and figures of gamblers attracted his attention. Old men, on the brink of the grave, were displaying more eagerness in their play than the young. He was greatly struck by the appearance of several elderly women, respectable, but shabby if not threadbare in attire, who were hurrying about the rooms, gazing longingly at the piles of money on the tables, and occasionally staking five francs with more trepidation and anxiety than if they were five thousand. Arthur wondered by what perversity of circumstances they had been drifted to Monte Carlo. They looked out of their element, bewildered and forlorn, and yet their eyes were rivetted on the tables with fatal fascination; and when they lost they moved on in a resigned, helpless manner as though all hope were leaving them. They formed in their humble garb so striking a contrast to the showily-dressed crowd that they could not fail to be remarked

by the most superficial observer. Arthur was not a superficial observer; he watched keenly and appreciated justly, and it seemed to him that the professional gamblers were people of weak intellect and strong passions, fond of excitement and eager for money. And yet these reflections did not explain to him how people could be lured to ruin and suicide by a vice so barren of joy and so fertile of despair. There must be another influence at work to give it so resistless and terrible a sway over its victims, and that influence he believed to be nothing else than the constant excitement of hope, that strongest and most lasting of emotions, which keeps the passions alive by presenting to the mind visions of their gratification. Thus gambling, in contrast to other vices, is mental, not physical, bearing in this respect an affinity to avarice. Indeed, gambling might almost be defined as avarice gone mad, for it is impossible to be a gambler without love of money, though the winnings are usually squandered in luxury or renewed

play. Hope and greed, raised to their highest pitch by the fluctuations of fortune, only too surely and too rapidly produce that fatal hallucination which lures the gambler on to destruction. Every man is convinced that he has a right to the smiles of Fortune; if he has hitherto not enjoyed them, it is the fault of circumstances. When the gaming-tables seem to offer him an opening to prosperity, he seizes it with frantic eagerness; if he is wise, he desists on losing; but if he is not wise, his losses incite him to redoubled exertions; he hopes to the last moment for the return of fortune; but when that last moment arrives, when every chance is gone, when his only remaining five-franc piece is staked and lost, then he awakes as from a dream, and sees nothing but ruin before him. The revulsion from hope to absolute despair is so fierce and sudden that a violent and bloody death is preferable to the agony it inflicts.

Engaged in reflections such as these, Arthur had forgotten to look for his friends,

when he was unexpectedly roused by someone touching his shoulder. He looked round, and to his astonishment perceived Philip Beverley.

"How are you, Challoner?" he asked. "Who would have thought of meeting you here? Flora and I were awfully sorry to hear you had been ill. We have been enjoying ourselves immensely the last few months. What a contrast my present life is to that at Dullroad Buildings! Shall you ever forget that dreary place? When did you come here?"

Without waiting for an answer, he advanced to the table near which he was standing, and placed one hundred francs on a number. He lost, and then unconcernedly resumed the conversation.

"Marshfield never told me you were coming. I suppose he thought we shouldn't care to meet. But as for me, I am not one to bear you ill-will for trying to eclipse me; and if your conscience does not smite you for saying you know what to Flora, I am

sure we can enjoy ourselves together as much as formerly."

Arthur was so overcome by Philip's audacity in representing himself as the aggrieved party that he could scarcely answer.

"I am awfully glad you are here," Philip continued. "Who is with you? You can't, surely, be all alone; it would be too dull."

"I came with Lord Proudham and George Vane," said Arthur.

"Proudham will be playing like wild," Philip went on; "but as for Vane, I don't think he has much to play with. I can't persuade Flora to try her luck; she doesn't approve of gambling, but she had far better amuse herself with a little moderate play than bore me by preaching against it."

Arthur, although it was painful to him to renew his intimacy with Philip, from whom he had received so cruel an injury, thought it well for Flora's sake and his own to suppress any resentful feelings he might have, and

with tolerable composure inquired after her health.

"She is well enough," was the reply; "it is I who have been laid up, and have been obliged to swallow a lot of infernal nostrums. I am all right now, and mean to have a deal of enjoyment. You must come and see us. Flora will be pleased to meet you again. We often speak of you."

Arthur's colour rose, and his eyes wore an unusual expression on hearing this fact; but he controlled himself sufficiently to give no further manifestations of emotion, as the suspicion flashed across his mind that Philip might be saying these words to make him betray his feelings.

"It would give me great pleasure," said Arthur, "to see you and Mrs. Beverley while I am here; but the fact is, I find my plans are so unsettled that I may leave any day, perhaps to-morrow, and —"

He paused, not knowing what other reason to allege. He felt that he must not meet Flora again; that to expose himself to the

danger of raising the violence of his love to still greater intensity by gazing on her once more would be unwise and unprincipled; that for his peace of mind he ought to take instant departure. These considerations occurred to him so rapidly that he could not think of any plausible pretexts at the moment.

Philip would take no refusal.

"You cannot possibly be leaving when you have scarcely arrived; and even if your stay is short you can spare a few minutes for us. It would be a great disappointment to Flora not to see you."

Arthur desired to avoid the too obvious appearance of wishing to escape; and, as Philip continued pressing him, he resigned himself, and determined to face the inevitable and to fortify himself against the charms of her who was lost to him for ever.

"Very enjoyable our stay will be," said Philip. "There is a host of places in the neighbourhood worth seeing, and with you and Marshfield I shall like everything much more. Not that Flora and I want any com-

pany; we are so fond of each other that we should be perfectly happy in some quiet corner in the country. But still, when we have old friends about us, even our happiness is enhanced."

Arthur tried hard not to believe that Philip wished to parade his felicity in order to wound his former rival's feelings; but the suspicion would arise, and it was almost confirmed by Philip's exuberant show of cordiality.

They sauntered through the rooms, and Arthur tried to assume an unconcerned air, and to talk lightly on irrelevant topics. However, he was not long called upon to exert himself in this way, for their attention was soon to be diverted in an unexpected manner.

They were about to join Sir Alexander in the card-room when Lord Proudham came up to Arthur with an agitated countenance.

"I can't induce Vane to come away," he said. "We both sat down together to play; I did not think he had staked much, as I was engrossed in my own proceedings, until he

asked me to lend him some of my winnings, as he had lost all the money he had brought with him. I lent him two thousand francs. He lost and lost until I thought it time to leave. I wished him to desist, but he obstinately refused, hoping every moment to make good his losses. I want you to come and persuade him to give it up."

Arthur was much distressed at this intelligence, and went with Lord Proudham and Philip to the table where Vane was seated. He saw with concern that the unhappy young man was already so far gone as to be pricking a card in the true gambler's style.

"Come away," he said, tapping Vane on the shoulder. "You have been here over three hours."

"I cannot come yet," said Vane. "See what a lot of money I have won."

Arthur looked at the heap of gold and bank notes.

"The very reason for leaving before you lose again," he urged.

"But think how much more I may win,"

Vane retorted. "I am just now in a lucky run."

Saying which he placed a thousand francs on a number.

"For Heaven's sake," Arthur persisted while the roulette was going round, "do not proceed with this folly, but be satisfied with what you have won."

Vane, intent upon watching the ball, made no answer. His face was flushed and excited and his eyes wore a wild expression.

"This will end badly," thought Arthur to himself. "How unfortunate that I ever brought him here!"

The ball fell, not in Vane's number, and his thousand francs were swiftly swept away by the croupier's rake.

"Now you must have had enough of it," said Arthur. "Do not risk any further sum."

"Once more," said Vane, "I will try to retrieve my loss. I promise you, if I am not successful this time, that I will give it up."

After examining his card and comparing

what he thought the favourable numbers, he placed another thousand francs on 18. His good fortune had forsaken him, and 9 turned up.

"The devil is in it!" he muttered, with an oath. "Twice running I have placed on even numbers and odd ones have come out. Now I will try 'Impair.'"

"But not with so large a sum," expostulated Arthur.

"Well, then, with two hundred francs."

With these words, Vane placed that amount on "Impair." Eagerly he watched the ball as it careered round and round in rapid circles. At last it fell into the cavity of 18.

"What a cruel blow!" he exclaimed. "If that number had only turned up last time what a deal I should have won!"

"Having lost two thousand two hundred francs in a few minutes," said Arthur, "you should take a warning, and desist before everything is gone."

"But chance must be favourable to me some time or other," Vane replied.

He was about to place a thousand francs on "Six Premiers," when Arthur held him back and induced him to risk only one hundred. He did so reluctantly, and when fortune actually favoured him this time, he looked sullenly at the money which the croupier had dealt out to him, and angrily observed to Arthur —

"This comes of taking your advice; had I put down a thousand, I should have had ten times more."

From that moment he absolutely refused to listen to Arthur, and proceeded to play more furiously than ever.

Arthur saw that advice and warning were of no avail, and turned away with an aching heart, leaving him to his destiny.

Just then Sir Alexander came out of the card-room and advanced towards him.

"I have been fairly lucky," he said; "nothing like yesterday's brilliant success, but still not contemptible."

"I am glad to hear it," said Arthur. "I wish you would persuade Vane to give up

struggling against the tide. He is losing and losing, and will not stop."

"He is but a novice," said Marshfield, carelessly. "He will soon cool down and play scientifically. We cannot wait for him. Let us go and have our dinner."

With these words he and Arthur joined Lord Proudham and Philip, and they all four left the Casino.

CHAPTER II.

ARTHUR'S relief on emerging from the close atmosphere and fevered aspect of those evil rooms was inexpressible. At his suggestion, before going to the hotel, they took a stroll in the gardens. The sudden chill that on the Riviera follows sunset had subsided, and the night was as peaceful and beautiful as heart could desire. The palm and eucalyptus trees that adorn those exquisite gardens reared their graceful forms high into the deep azure of the starry skies; and the Mediterranean lay before them with scarcely a ripple to disturb its surface. A holy calm pervaded the loveli-

ness of Nature, and led Arthur to contrast it with the miserable display of sordid and reckless passions from which he had just escaped. Why, he wondered, why should the human race be so ingenious in tormenting itself? Why should the visitors to this lovely spot, instead of admiring and enjoying its perfections, rivet their eyes on green baize tables and rolling balls and tawdry cards? Why instead of soothing and refreshing their spirits with the matchless air and landscape, why should they madden their minds and ruin their fortunes in the vortex of games of chance? Even in that calm garden, under the canopy of the sparkling heavens, by the serene depth of the sea, the demon of play pursued and tantalized his victims. Every word that Arthur could gather from the groups of people whom he passed here and there bore the same burden: fortune and ill-luck, winnings and losings. The misery of existence must indeed be great, he thought

to himself, for men to fly to such desperate means of escaping from the vacancy of inaction.

He was not long suffered to pursue this train of thought. Marshfield was impatient to have his dinner and to hurry back to the rooms, and Proudham and Philip did not care for sauntering in the grounds. Philip accepted their invitation to dine with them, and they all proceeded to the hotel where the three friends were staying.

In the dining-room Arthur perceived many things worthy of attention as illustrating the all-pervading passion that seemed to consume every other thought and consideration. They were in the restaurant where each party had its own table, a huge, heavily-gilded, richly carved, sumptuously furnished room. There are probably no people on the face of the earth who take their meals in a more uncomfortable manner than regular gamblers. The luxurious dishes and costly wines wherein

they indulge when flush of money, are bolted and swallowed with feverish rapidity; they frequently rise before the last course, and leave the room with a more jaded and harassed air than when they entered. They seldom look at their plates; they either sit in a brown study over some notes they have taken respecting their gains and losses, or their eyes flit restlessly about, as if they were looking for some evil omen; or, if they have had a run of ill-luck, they gaze vacantly before them with an anxious, care-worn expression.

Sir Alexander possessed a certain amount of composure and self-command, yet even he betrayed something of these symptoms. He was impatient to have the dinner over, and to be seated again at the green table.

"No," said Arthur, filling his glass; "you must not go yet, you have been playing nearly all the afternoon. Enjoy yourself a

little with us, and don't let your thoughts always run on the one topic."

"Well said!" exclaimed Lord Proudham. "Variety is the chief source of pleasure in life."

"But even variety would pall in time," said Marshfield; "in fact, there is nothing that does not become stale and insipid except play."

"I don't find much pleasure in persisting in gambling in spite of losses," said Lord Proudham. "I can understand a little play now and then, but to go on and on, and be for ever losing, is not to my taste."

"I am afraid," Arthur remarked, "that it is only too much to Vane's taste. I can't help thinking of him, and wondering how we can get him away."

"Oh, never mind him," ejaculated Marshfield. "He would not come to much good anywhere, and if he does lose, it will not signify, as he is insolvent already."

"But what is to become of him?" asked Arthur. "What will his parents say to me for having brought him here?"

"They knew he was coming, didn't they?"

Arthur admitted that they did.

"Very well, then, you are not responsible for his conduct."

"If it had not been for me," said Arthur, "he would never have come near Monte Carlo."

"You may be sure," said Marshfield, "that he would get into mischief wherever he might be; there is no keeping him out of scrapes."

"But such a road to ruin as this," Arthur remonstrated, "he has never pursued before."

"Why take for granted that he is ruining himself? He may, on the contrary, be making a fortune."

"Very unlikely."

"Unlikelier things have occurred. People

have sometimes won a mint of money after losing nearly everything."

"But after such luck have they not generally lost again?" Arthur inquired.

"I own they have; the ups and downs of fortune are incalculable; but still, by pursuing a certain system, I think it possible to be absolutely sure of winning in the long run. I will coach Vane up, and if he follows my directions he will not be a loser."

"I beg you will do nothing of the kind," Arthur said seriously. "I wish to prevent his becoming a victim to that miserable infatuation; you would only make it acquire a stronger hold over him, and what would be the end of it all?"

"'Nothing hazard, nothing gain,'" Sir Alexander retorted. "Have you no confidence in fortune? She favours the bold, as the old saying has it. Vane is far better employed in trying to get money here than in squandering it elsewhere."

"Believe me," Arthur urged, "that no good will come of it as far as he is concerned. When all he has is gone, what then?"

"Oh, he will easily find some friend to advance him a few francs."

"But if he loses those?" Arthur asked.

"My dear fellow, why always look on the dark side? Why for ever be supposing what may, after all, not happen? Your mind would be more agreeably employed in fancying what is equally probable, large gains, or, at least, insignificant losses."

"No, no," said Arthur; "that is the fatal delusion which blinds you all."

"You cannot surely deny," retorted Sir Alexander, "that there is the possibility of huge profits."

"I don't deny it; but I maintain that the profits, if they come, will go as fast as they were acquired. The love of play becomes so intense, you know not when to stop."

"It seems to me," said Lord Proudham, "that you are both arguing in a vicious circle. Marshfield maintains that large sums can be won, and you are of opinion that, even granted a man is lucky, he will be the loser in the end by squandering his gains. But, surely, this depends on the individual himself; one man may have self-command enough to stop in time, another will persist, and end disastrously. It remains to be seen which course Vane will pursue."

A presentiment flashed across Arthur's mind that Vane would inevitably pursue the latter. He burned with impatience to return to the rooms and see what losses the unfortunate young man had sustained. Sir Alexander was equally ready to rise; but Philip and Proudham were little disposed to leave the iced champagne which they were freely imbibing. The arrangement was therefore made that Arthur and Sir Alexander should precede them.

Scarcely had Arthur and Marshfield left the dining-room than they were startled by the report of a shot. People were rushing wildly through the corridors to the place whence the sound proceeded. Arthur followed the stream of alarmed and inquiring men and women, and soon found himself in the midst of a terrible scene.

Through the open door of a bedroom he perceived a young man lying on the floor bathed in blood, whilst a lady and a gentleman were kneeling beside him, the former raising his head and pressing it to her heart, the blood deluging her with a crimson stream, and the latter taking a revolver out of the already lifeless hand. They were uttering broken, passionate, agonized exclamations in a language unknown to Arthur. They were in their travelling clothes as though just arrived from a long journey. Their intense despair and frenzied misery found a ghastly contrast in the pallor and rigidity settled on

the dead man's face. He was young, barely twenty-five, handsome, with dark hair and well-defined features.

Arthur's susceptible nature was so overcome by the sight of this tragedy that he covered his face with his hands and shuddered convulsively. When he had somewhat regained command over his faculties, he asked a bystander, with quivering voice, if he knew who the victim was.

"He is a Russian," was the reply. "He came here a few weeks ago with some friends, and was in a short time so completely fascinated by the vicissitudes of roulette and rouge et noir that he could not tear himself away. His losses were so great that he not only saw every sou he had brought with him disappear, but was obliged to write home for more remittances; and when these also were swallowed up, he mortgaged the fortune he would be entitled to at his father's death. His ill-luck was appalling; he played on and

on with the energy of despair; all in vain. At last a friend of his, terrified with the prospect of his absolute ruin, telegraphed to his parents, imploring them to come and take him away from Monte Carlo. On receiving this ominous summons they came at once without stopping, all the way from Odessa. Somehow or other the wretched young man discovered or divined their approach, and having lost the sum for which he had bartered his birthright, and seeing certain ruin and shame before him, he committed this dreadful deed the very moment his parents entered the house."

Such was the story of the young Russian, an isolated instance of the many catastrophes that occur annually in that evil place.

Arthur, powerless to help or console the survivors, hurried away from the blood-stained room. He looked for Marshfield, who was nowhere to be seen. He was filled with

panic terror about Vane, whom every moment seemed to bring nearer to an end like that of the ill-starred Russian. Without delay he hastened to the dining-room to join Proudham and Philip, whom he found still over their wine. With agitated countenance, and with hurried, whirling words, he told them of the disaster. To his astonishment they were perfectly aware of it. Lord Proudham was somewhat overcome by the champagne he had imbibed and paid little attention to what was going on around him, and Philip treated the dreadful event with unfeeling indifference.

"You have only to be here a little longer," he said, "to know that such things are of every-day occurrence. What can a fellow do who has lost everything? There is not likely to be an opening for him; he is sick of himself and his life. What can you expect?"

"But the horror of it!" exclaimed Arthur. "If you had only seen—"

"Without seeing," interrupted Philip, "I can imagine. Of course if a man shoots himself it creates a sensation; but, positively, I can't make out why you should be so upset. It is very unpleasant for the man's family, but as for himself his troubles are over, and if he had lived he would only have had misery to endure."

"How awful it would be," said Arthur, "if Vane were to come to such an end!"

"That is his own affair," said Philip. "I should scarcely think he would be so foolish. If he is, I assure you he is not worth your being so concerned about him. I never allow a thought of other men's future to disturb me, and I advise you to follow my example."

Saying this, he rose, and, leaving Lord Proudham to the further enjoyment of his champagne, he proceeded with Arthur to the Casino.

The first person whom they encoun-

tered was Marshfield. Arthur, full of the dreadful scene he had witnessed, said to him —

"I suppose you could not endure to see that poor fellow lying there?"

"It was an awful sight," said Marshfield; "but the fact is, it put me in mind of a scheme for winning at rouge et noir which I recommended a few days ago to that same young man. If he had possessed sufficient coolness to carry it out, he would not have come to such an end."

"How can you think it possible," asked Arthur, "to discover a system by which chance and hazard are reduced to rule?"

Sir Alexander was somewhat touchy on this subject. He knew that it was unreasonable, and yet he believed in it with all the superstitious faith of a gambler.

"It is useless," he said, irritably, "explaining it to you. If you will not test it by playing yourself, it can be of no consequence,

and I have better things to do than to waste my time in talking."

Saying this he turned away and went into the card-room.

Arthur and Philip were left to pursue their search for Vane, whom they soon descried at a roulette-table, apparently enjoying good luck, as he had a pile of gold before him. He looked flushed, weary, and intensely excited. As he perceived them coming towards him, he assumed a careless, indolent air, and said —

"I have not done so very badly while you were absent. But it is tiring work, and the rooms are insufferably close."

"Well, then, come away with us," said Arthur, eagerly.

"So I will," said Vane, putting up his money, "when I have had a few turns at rouge et noir."

"Are you not satisfied with what you have won?" asked Philip.

"Not I," retorted Vane. "I had a great deal more about an hour ago, and I don't mean to leave until I have regained the larger amount. Roulette is paltry work; much more can be won at rouge et noir."

"Much more can be lost," said Arthur; and as they proceeded to the card-room he told Vane of the sad end of the young Russian.

Vane was shocked for a moment, but soon recovered his usual levity, and said —

"If you mean that story to act as a warning to me, I can assure you it is quite unnecessary. There is no fear of my doing away with myself. If I lose, I shall borrow sufficient to enable me to leave the place. I have no fortune to anticipate, because my father is as poor as myself, so that there is no danger of that kind. What harm, therefore, can there be in

my trying to get a little money in this way?"

Arthur sighed and gave up all further argument, fearing that opposition might make him still more obstinate.

In an instant Vane was plunged in the thickest of the fight. When he had secured a chair (no easy matter, for the table was surrounded by several circles of people, who had to reach over those who were seated to put down their money, and who were often appealed to by players in the background to give their assistance in placing their coins on the coveted table) he at once produced a pile of gold, and became engrossed in the fluctuations of fortune.

"Let us leave him," said Philip; "he will not listen to reason."

The lifeless form of the ill-starred Russian haunted Arthur's imagination, and made him look on the place where so much misery had

been caused with even greater loathing and horror than before.

"I cannot stay here," he said to Philip; "the thought of the terrible scene I have witnessed pursues me and fills me with dread."

"You must not allow it to prey upon you," Philip replied; "it is an every-day occurrence. Think of something else. Amuse yourself, and don't brood over it. Come and lunch with us to-morrow, and throw all dark thoughts aside."

Arthur accepted the invitation, although he felt he was far from being able to imitate Philip's selfish imperturbability. Nor did he wish to do so. In spite of the sufferings inflicted upon him by his sensitive sympathy, he would not exchange them for egotistical repose.

It was now close upon midnight, the rooms were about to be shut, and Vane at last rose from the table and joined them. He was

moody and silent, and Arthur was not slow to guess the cause.

"You must now come home and take some supper," he said. "How many hours have you been here without any refreshment?"

"I don't know," Vane muttered, "my watch is gone."

"Gone!" exclaimed Arthur.

"Yes; I had confounded losses at rouge et noir. Everything went, and a man sitting next to me noticed my plight and offered me seven louis for my watch. I took them, though it was worth three times the sum. I had to give the chain in—hang the fellow!—and I didn't win after all."

Philip parted from them on the steps of the Casino, and Arthur had to listen to Vane's surly complaints as they wended their way to the hotel. He tried to put him in a better frame of mind by ordering an excellent supper. Vane devoured the first two courses

ravenously, and swallowed a quantity of wine, but the subsequent dishes he sent away untasted, and his black mood became blacker. Arthur endeavoured to disperse his importunate thoughts by avoiding all censure and expostulation, and by talking of things which he hoped would be congenial to his hearer. For a long time he could only elicit monosyllabic replies, but at last, after a pause, Vane broke out—

"I tell you what it is, Challoner. I must leave Monte Carlo to-morrow without delay. I can't stand this. It will drive me wild. But how I am to get away I can't tell. Every farthing I had with me went in those infernal rooms. I mustn't wait for a remittance. If I don't go to-morrow, I shall never go."

"Pray do not worry yourself about the question of money," said Arthur; "I shall be glad to lend you what you require, and you can repay it at your convenience."

Vane became elated on hearing these words, and thanked him warmly.

They retired to their rooms shortly afterwards, but, although it was past two and he was very tired, Arthur could not sleep. The anxiety he had gone through respecting Vane, the suicide of the Russian, the near certainty of meeting Flora again, all these thoughts agitated his mind and prevented him from obtaining the rest he so much desired.

If he could have followed the dictates of his own judgment he would have avoided the dangerous pleasure of being face to face with Philip's wife. But, pressed as the invitation was, how could he, without betraying feelings he wished to conceal, do anything but accept it with an appearance of readiness? True, he could send an excuse before the hour arrived; but such evasion was little to his taste. He would not, after taking the first step, withdraw or vacillate. And, he re-

flected, what reason could he have to withdraw? He had no dishonourable motives; no motive at all beyond the desire of not letting Philip know how deeply he still loved Flora.

The morning came, and with it the moment for Vane's departure. Arthur gave him a sum, not merely sufficient to take him back to England, but ample enough to give him a considerable surplus when all the expenses of the journey were paid. Vane was profuse in his expressions of gratitude.

Arthur drove with him to the station. They had to pass the Casino on their way, and Vane cast a longing look at its doors, which were still closed, as it was not yet twelve o'clock.

"I wonder," he said, "whether I shall ever see Monte Carlo again?"

"I hope not," was Arthur's mental exclamation.

"What I might have brought away," Vane

muttered, "if I had only stopped playing at the right time!"

Arthur, not wishing to encourage this train of thought, gave no answer.

Vane looked at him with a singular expression, hesitated, and then burst forth —

"I say, Challoner, I might do worse than try once more, only once, only to see if my good fortune has quite forsaken me. Let us turn back. I will promise not to persevere if the first throw is unlucky; but, if I were successful, I could multiply the sum you lent me a thousandfold."

"This is madness!" retorted Arthur, angry and astonished. "Has not one day brought you sufficiently near to the brink of ruin?"

Vane was silent until they alighted at the station. Then he renewed his importunities. Arthur, however, was firm. He turned a deaf ear to all the plausible hopes Vane expressed of being luckier this time; and he was de-

termined that "this time," if he could prevent it, should never arrive.

Finding that entreaties were of no avail, Vane resorted to reproaches.

"You are rich enough," he said; "a few hundreds more or less are of no consequence to you; but the possibility of making money is all-important to me."

Arthur repeated what he had so often said before, that he was far more likely to lose than to win.

"That is my affair!" exclaimed Vane, passionately. "It is nothing to you if I lose, but it is a great deal to me if I win. You cannot deny it is highly probable that I might do so if I only had one more chance."

Instead of prolonging a useless war of words, Arthur, without replying, went to the ticket-office, bought the ticket, then booked Vane's luggage, and returned to him, saying —

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"When you have cooled down, you will thank me for acting as I do. Write to me when you get home, and let me know how you are."

Vane was too angry for speech. The train was just entering the station. He snatched the ticket out of Arthur's hand, and advanced on the platform. Arthur distrusted him in his present excited mood, and resolved to keep him in sight until the train moved on. Vane had evidently hoped to give him the slip, but, seeing this was impracticable, he entered a first-class carriage and resigned himself in sullen wrath to the inevitable. Arthur came up to the door, and as there were other travellers in his compartment, Vane was compelled to give a civil answer to the kind words Arthur said at parting. But when the whistle pierced the air with its shrill sound, and the train started, his countenance wore a savage expression of baffled fury.

"Thank Heaven," said Arthur, with a sigh of relief as he left the station, "that I have succeeded in getting him safely out of the temptation into which I so thoughtlessly led him!"

CHAPTER III.

PHILIP BEVERLEY had engaged a villa commanding a most exquisite view of the Mediterranean, and replete with every comfort and luxury. It was near enough to Monte Carlo to be within a few minutes' walk of the Casino, and yet, standing in its own grounds, it shut out all signs of the vicinity of the gaming-hell. This was the only circumstance that reconciled Flora to her residence. She had expressed a strong aversion to coming to Monte Carlo at all; but during the few months of their married

life her husband had shown complete disregard of her wishes, and she looked upon it as a great concession on his part that he had taken this remoter villa instead of one nearer the rooms, which he had at first selected.

Arthur was not a little excited and perturbed as he approached the house where he was to face, after many painful occurrences, the woman he so fondly loved.

His name was announced, he advanced and entered the room with the consciousness that his countenance betrayed something of his feelings. There she sat, in an exquisite grey gown, more charming, more beautiful than even the image he cherished in his heart. She said a few words of welcome in a soft, low voice; what they were he could not afterwards recall; they fell on his ear like music, but conveyed no meaning to his agitated mind. Philip shook his hand with unusual heartiness, and seemed to be in a

state of triumphant gaiety. To Arthur's great relief they were not alone. A lady and gentleman were present, showy, elderly, opulent-looking people; and on being introduced to them he was able to resort to commonplace topics, a welcome screen while he was composing his fluttered feelings.

"I was just remarking," said the gentleman, "that foreigners seem to have no idea whatever of the proper way of conducting themselves. Only two days ago at Nice, during the *table d' hôte,* a man, a perfect stranger, spoke across the table to me. The idea of anybody presuming to bawl over a table at *me!*"

"Such a liberty!" exclaimed the lady.

"And as for carriages and horses," the gentleman continued, in a pompous, monotonous drawl, "they get quite destroyed on the Continent. I had some of my carriages brought over last winter to Naples, and I

assure you that in less than three weeks the armorial bearings were completely scratched off by the natives."

"So careless," said the lady.

"You may imagine how annoying that was to *me,*" he went on with unabated solemnity. "And not only in Italy have I been exposed to similar annoyances. Of Spain I will not speak; the less said of it the better. In Germany the way in which the people would persist in speaking English, even after I assured them I could understand their own language, was most irritating to *me.*" The stress he laid on the personal pronoun whenever he had occasion to use it, must have been heard to be imagined, expressing, as it did, the very soul of self-importance. "I am accustomed, when at home, to speak French to my *chef,* and German to my daughter's governess, so that I possess considerable fluency. And foreigners have no notion of who is who. Would you believe it possible

that at Berlin they actually asked for my passport?"

"Perhaps it is the regulation there," said Arthur.

"So they told me, but I think in *my* case it was superfluous. Do *I* look like a vagrant?"

"Very far from it," said his wife, energetically.

"Have *I* the appearance of a doubtful character?" he asked, rolling his large eyes.

"On the contrary," said his wife.

"These are the things one must submit to abroad," he exclaimed with an injured air.

"Then why do you not stay at home, Mr. Houghtley?" asked Philip.

"All my neighbours worth knowing go abroad for the winter, and how can I possibly stay at home? Lord and Lady Lannerston go to the Riviera annually, the Shoreleighs

do the same, the Gortons go to the Engadine in the summer; how can we possibly remain at Houghtley Hall?"

"It would not be at all the thing," Mrs. Houghtley declared, gravely.

Mr. Houghtley was a man who had acquired a large fortune, bought a vast estate, built a splendid mansion, and who had in consequence become half-crazed with the idea of his own importance, and the necessity of regulating his movements according to those of his titled neighbours.

"Lady Lannerston's children are very fond of my daughter," said Mrs. Houghtley to Flora. "And as to Lady Lannerston herself, she is the sweetest woman in the world! She is going to present Ethel and me at the first Drawing-Room next season."

"Why did you not bring your daughter with you?" asked Flora. "I should so like to have seen her."

"Oh, she is not out yet," said Mrs. Houghtley, "and you have no conception how troublesome girls are who are not out."

She went on lamenting the provoking disposition of girls who have not yet emerged from their chrysalis state, while her husband descanted to Philip and Arthur about his grounds and his woods, his horses and his carriages, his town house and his country seat.

"You should see my stables," he said; "they are a model of order and—and —"

Words here failing him to express his magnificent ideas, Philip calmly said —

"My stables are all marble inside."

This was perfectly true. His father had spent tens of thousands on them. Mr. Houghtley looked astonished, and barely recovered from the effects of this statement when luncheon was announced.

In the dining-room Arthur was seated close

to Flora, and had a good opportunity of studying her countenance. It appeared to him that a slight cloud of trouble was hanging over her brow. Nor was he far wrong in his conjecture. She had been initiated in the sorrows of life after the marriage which she had hoped would be the beginning of a new era of surpassing happiness. Her husband did not prove himself what she had imagined him to be. He was enchanted with her beauty, and during their honeymoon he lavished on her all the selfish fondness of his nature. But when that fondness waned he showed the less favourable phases of his character. He teased her with his caprices and his uncertain temper. He ignored her wishes when they were most reasonable. He treated her with disrespect before his servants, and occasionally gave way to his partiality for the bottle. His health had been disordered of late, and she tried to explain his rudeness and whims by

that circumstance. But now that he seemed again in his usual strength and spirits, she began to hope that his conduct would once more display the devotion and affection which had formerly captivated her.

The very presence of Arthur at her table was in direct opposition to her wishes. When Philip informed her that he had met Arthur Challoner and had invited him to their house, she expressed herself unwilling to meet him after what had passed. Her husband knew quite well, when he gave the invitation, that she would object to it, but in his love of tormenting others he determined on forcing Arthur's company upon her. She begged him to relieve her from the embarrassment of meeting him; but Philip was obdurate; and as her resistance seemed likely to rouse his anger, she reluctantly yielded. Not that she disliked her former admirer, far from it; she felt a sincere friendship for him, and

she pitied him for the position in which he had been placed, and that feeling of partiality made her the more unwilling to renew her acquaintance with him. Thus Flora and Arthur were, both against their will, brought into contact again; and, as may be supposed, their conversation had at first an undercurrent of reserve and restraint, felt, though not displayed.

They talked on various subjects, about her travels, about politics, about their acquaintances. She informed him that Mrs. Ford had gone to live with some relatives in Yorkshire. Their dialogue was necessarily broken and disjointed, interrupted as it was by Mr. Houghtley's pomposity, his wife's asseverations, and Philip's remarks. But this circumstance came rather to their relief than otherwise. It prevented the occurrence of those awkward pauses wherein so much is revealed without words. She was gracious and kind, because it was not in her nature

to be the reverse; and Arthur, deriving confidence from her demeanour, gave full play to the liveliness of his intellect and the cordiality of his manner.

The time went by rapidly, and it was much to his regret when the moment of departure arrived.

The magnificent Mr. Houghtley was graciously pleased to be very civil to Arthur, and his wife the same.

"My yacht is being fitted up with the newest improvements," he said. "When they are completed, I hope you will be one of the party that I shall invite for the first cruise. Lord and Lady Lannerston have promised to come. Lady Lannerston's sister, the Dowager Marchioness of Fardale, will probably be with them. Mrs. Beverley told me you are acquainted with Lord Proudham. I think he is connected with the Fardale family."

"I know he is," said Mrs. Houghtley.

"His great-uncle married the third daughter of the seventh Marquis."

"I should be very pleased," continued Mr. Houghtley, addressing Arthur, "if you would induce him to accompany you. I flatter myself that there are few yachts equal to mine in size and in beauty. No pains have been spared to make it as commodious and luxurious as possible. But we can talk over this subject more fully if you will give us the pleasure of dining with us this evening."

Thus saying, he gave Arthur the address of his hotel, and the invitation was accepted with much pleasure.

They parted with reciprocal satisfaction. Arthur was elated with the prospect of the yachting expedition, and Mr. Houghtley's pride was gratified with the opportunity that had presented itself of adding another title to his list of acquaintances.

The Houghtleys returned to their hotel,

and Arthur sauntered into the Casino. He had not been in the rooms many minutes, when, to his unspeakable amazement, he saw at one of the roulette tables the very man whom he believed to be far away on his journey to England, George Vane.

CHAPTER IV.

If the earth had opened suddenly before him, Arthur's astonishment could not have been greater than at the moment when his eyes fell on Vane, who was so engrossed in his play that he did not see Arthur, thus giving the latter a favourable opportunity for watching him closely. He had a large pile of money before him, and was staking heavy sums with various results; but, on the whole, fortune was against him. Arthur at first thought of addressing him, and asking why he had deceived him thus; but on reflection he resolved to defer the

question until they should meet alone. He could easily guess what motive, or rather what overpowering mania, had prompted this return; but still he was amazed and indignant.

On going back to the hotel his inquiries elicited the fact that Vane had taken rooms in a house over the way, a proof, if any were needed, that he was determined to pursue his reckless plan to the very end. Arthur, though grieved, was now at peace with himself; he had done his best to rescue Vane; if he now chose to ruin himself, the guilt and the responsibility were all his own.

He was so preoccupied with thinking of Vane that he nearly forgot Mr. Houghtley's invitation. Fortunately, it occurred to him in time to admit of leisurely preparation. When he arrived at the Houghtleys' hotel he found them, as he had expected, in possession of the handsomest suite of rooms. The dinner

was excellent, and the host tried his best to make himself agreeable. His manner was a curious mixture of haughtiness and deference; extremely ostentatious in all his sayings and doings, he was yet deeply anxious as to the effect they would produce.

It is to be feared that Mr. Houghtley did not derive all the enjoyment from his wealth that might have been expected. His tastes were different from those which he was forced by the Moloch of Fashion to affect; and had he allowed himself to follow the bent of his inclinations, his amusements would have consisted of other things more congenial to his nature.

When Arthur returned to his hotel, his thoughts were occupied with the impression made upon him by Mr. and Mrs. Houghtley, and he could not help wondering at the singularity of a man of such means sacrificing all the real gratifications he might

derive from his wealth to the mere chimera of imitating the ways and manners of others.

However, he found them very hospitable during their stay at Monte Carlo, and he frequently made excursions with them and with Philip and Flora, thus passing his time very pleasantly.

Vane carefully avoided him ever since his untoward return. Arthur was weary of trying to dissuade him from gambling, and Vane himself was not a man to forgive those who wished to befriend him. They only met in the rooms, and, when they did meet, they never spoke to each other. Marshfield informed Arthur that Vane was playing with varying success, sometimes winning, but more frequently losing.

Arthur, taking no pleasure in gambling, soon tired of Monte Carlo, and resolved on moving further south and visiting Florence, Rome, and Naples. Before he left, Mr. and

Mrs. Houghtley arranged with him that he should join them in their yacht at the latter place, and he was highly pleased with their kindness.

When in Rome he was appalled by the awful tidings of Vane's suicide, an event which he dreaded all along without really believing that it would come to pass. The unhappy man had lost and lost, had written home for remittances, which were at first sent; but ere long his father, who was himself in debt and in difficulties, informed him that he could help him no longer. The morning after he had received this intelligence he was discovered dead in his bed, an empty bottle, labelled "laudanum," lying on the floor.

Arthur was aghast on hearing of his terrible end. He reproached himself bitterly with having been one of the causes that led Vane to self-destruction, and, in order to avoid the harrowing thoughts that pursued

him, he plunged into a vortex of frantic gaiety both in Rome and in Naples.

It was a relief to him when he joined the Houghtleys in their yacht. The martyrdom that Mrs. Houghtley suffered during the cruise is not to be described. She was dreadfully afraid of the sea, and a wretched sailor. She was almost entirely confined to her cabin, from which she now and then emerged, the picture of misery, and ready to pour out her injured feelings to all who would listen. She was astonished at Arthur finding so much enjoyment in the watery element, and looked upon him as an aquatic marvel. In his poor days he had always been fond of the water, and it had been his ambition to go yachting; and now that his desire was realized in so luxurious a manner, he was not slow to appreciate it.

Thus the winter went by. In the early spring he was again in town. His old haunts saw him once more, and his former acquaint-

ances gathered round him. The Silversnakes in particular were very assiduous in their attentions. Mr. Silversnake induced him to place large sums of money in his hands, promising to invest them profitably.

The Silversnakes, as well as Arabella Clarke and Arthur, were invited by Lord Proudham to his country seat, where he was entertaining a large party. The Silversnakes and Arabella, who seemed their inseparable companion, were the first to avail themselves of this invitation. Arthur followed some days later.

Proudham Hall was a splendid place on which the wealth of successive generations had been lavished. Lord Proudham's father was a narrow, unamiable, avaricious man, very unlike his progenitors, but his miserly propensities did more to restore the fortunes of the family than could have been achieved by the virtues of a better man. When his son came into the inheritance he found it in a flourishing condition, to say nothing of

the large sums his father had accumulated by judicious speculations and unsparing parsimony. To tell the truth, he was on a fair way to squander these vast possessions by his sumptuous way of living, and he was not deterred from so doing by his mother. Lady Proudham had suffered not a little from her husband's arbitrary, morose, and avaricious character, and as she was of a gay, pleasure-loving disposition, the restraints he imposed upon her were intensely galling. She was now enjoying those pleasures to which she had so long been a stranger, and under her auspices her son's house became a constant scene of gaiety and hospitality.

When Arthur arrived at Proudham Hall he found a room assigned to his use which was as commodious and comfortable as he could desire.

The house was full of guests. Not only were Philip and Flora, the Silversnakes, and Arabella there, but also Lord and Lady

Lannerston, a Mr. Chudley and his daughter, and several other people. Mr. Chudley was a singular man. His remarks were caustic and cynical, his temper was cheerful, and his disposition selfish. He entertained Arthur with his paradoxical observations, and with the satirical account he gave him of the assembled company. In Arthur he recognized a man superior to the common run, and showed the favourable opinion he had formed of him by confiding to him the impressions he had received from the various visitors.

CHAPTER V.

FROM Mr. Chudley Arthur learned to his great grief that Flora was profoundly unhappy in her marriage. Indeed, he had only to look at her features to see that such was the case. She wore an unmistakable expression of secret suffering, although she was never heard to murmur or complain. This discovery caused him so much sorrow that he avoided Philip as much as he could without attracting notice. The reflection that her lot would have been far happier had her destiny been linked to his, aroused within him emotions of the most poignant regret, and

only served to infix her image in his heart more deeply than ever.

A few days after his arrival, he was strolling in the grounds, with his thoughts running as usual on Flora, when he chanced to look up on hearing steps approach, and he saw before him no other person than John Gallford! The very Gallford whom he remembered at Dullroad Buildings, with the same morose, misanthropical expression, but showing a rise of prosperity in manner and attire.

"Mr. Gallford!" Arthur exclaimed; "is it possible that I see you?"

"Incredible as it may appear," said Gallford, sarcastically, "that I should ever have emerged from my proper sphere of obscurity, it is the very man, not much altered from what he was at the Berners."

"I am glad to see you," said Arthur.

"H'm!" said Gallford. "You were glad

enough to get rid of me the last time you saw me."

"We fell out," Arthur owned; "but that is no reason why we should continue to do so."

"Nor is it a reason to rejoice at meeting again," said Gallford.

Arthur was too well acquainted with Gallford's oddities to feel hurt or repelled by his acrimony; so he merely replied —

"I had often wished to hear how you were getting on."

"Getting on, indeed!" muttered Gallford. "Very likely that I should get on! Getting off is more in my line. I got off from Grimmersby, from Berner, from Mrs. Rabbits, and the sooner I get off from these infernal Proudhams the better."

"You are not happy here?" inquired Arthur.

"I could put up with Lord Proudham. He is civil, and does not meddle with me. I

am tutor to his two younger brothers, who are the most unmanageable, idle, rude, rascally boys on the face of the earth. However, I could endure life here in spite of them, if it were not for their mother, who is the most unreasonable, domineering woman that I ever had the misfortune to come across."

"Lady Proudham!" exclaimed Arthur. "I always heard that she was amiable and liberal."

"So she may be to those to whom she takes a fancy. But she took the strongest dislike to me the moment I set foot in her house. She thwarts me in every possible manner; she puts a veto on whatever I propose; she interferes with my system of education; she takes my pupils' part when I have reason to complain of them; she tells the servants to neglect me; she treats me with studied coldness whenever I have an interview with her; in short, she has done everything she could to goad me into throwing up

the appointment, and in this she has completely succeeded, for it was only yesterday that I told her that she must look out for somebody else over whom she can tyrannize."

This account of Lady Proudham's behaviour was totally at variance with the truth, and was founded entirely on Gallford's diseased imagination. A former pupil of his, who had been acquainted with him in earlier and happier days, spoke so highly to Lady Proudham of his character and attainments that she lost no time in securing him as tutor for her sons. Gallford was glad enough to accept the engagement, as he was without any means of paying Mrs. Rabbits for his board and lodging, having lost all his pupils by his intractable temper. It was really a relief to him to come to Proudham Hall, and he entered on the engagement in a more genial frame of mind than he had known for many years. But

scarcely had he been relieved from the pressure of immediate distress, than his old hallucinations (we can call them nothing else) returned with full force. He saw so little of Lord Proudham that he had no opportunity of falling out with him. But the case was different with his pupils and Lady Proudham. His description of the boys was, on the whole, not incorrect. They disobeyed him and made fun of his oddities. This exasperated him beyond measure, and he complained of their rudeness to their mother. She rebuked them, but not with sufficient severity to satisfy the sensitive Gallford. From that moment he conceived a strong dislike to Lady Proudham. She was anxious about her sons' education, and would frequently inquire as to their studies, offering her own suggestions on many points. This Gallford regarded as unwarrantable interference, and he expressed his opinion in terms more forcible than polite. Lady Proudham

felt aggrieved at the tone he assumed, and treated him thenceforth with distant coldness. As he showed so much of his bitter nature to the mistress of the house, we cannot wonder that he did not trouble himself to conceal it from others. He made himself so disliked by his unbearable temper that everybody soon retaliated by displaying open aversion. He noticed their demeanour, and immediately jumped at the conclusion that Lady Proudham had given them the cue for rudeness. This conviction lashed his indignation to fury, and he determined to stay no longer in a house in which he was exposed to such persecution.

Arthur was sufficiently acquainted with his character to form an idea of the real causes that had given rise to his complaints. However, he replied by merely expressing his regret that Gallford was leaving, and asked him where he intended to go.

"I don't know, and I don't much care,"

Gallford replied. "Everywhere it is the same. I must wait and see what turns up. I shall go to Mrs. Rabbits' when I leave this. She has left Dullroad Buildings, and is now in town, where she has taken a house which she lets to lodgers. She gives me a little room cheap. She is not a bad sort of woman, though I do suspect that she reads my letters when they are lying about. But as I get so few, it is of no consequence."

During their dialogue they were advancing towards the Hall, which they now reached. Gallford parted from Arthur with the valedictory assurance that he hated every stone with which the house was built.

That evening a great surprise was offered to the visitors. Everybody was astonished by the announcement of Lord Proudham's engagement to Miss Clarke. He had never paid her marked attention; on the contrary, he seemed to admire Miss Silversnake.

"Mark my words," said Mr. Chudley to Arthur, "Mrs. Silversnake will not acquiesce silently in this marriage. It has been obvious to me all along that she was trying to hook Proudham for her daughter. We shall see whether she gives up her game so easily."

Mr. Chudley was right. She did not give up her game. She was as much amazed at the engagement as the other visitors. When she retired to her room that night her mood was anything but pleasant. She had desired to secure Lord Proudham for her daughter, and she had such a high opinion of her dear child's attractions that she never dreamt of the somewhat commonplace and insipid Arabella being a successful rival.

"Who would have thought it?" she reflected. "What can he see in that uninteresting girl to admire? She must have managed things with more skill than I gave her credit for, but it must be a clever woman who can

outwit me." She laughed sarcastically, and formed an ingenious little plan which she was not slow in carrying out.

She feigned the greatest pleasure at her sweet Arabella's engagement. She was constantly hovering around her, and was persistent in offering advice and congratulations. This line of conduct she pursued for about a week, at the end of which time whatever doubts Arabella might have had as to the sincerity of her goodwill were completely dispelled. Mrs. Silversnake, finding that she had now gained Arabella's confidence, asked one afternoon to speak to her alone on an important subject. Arabella, wondering what that subject could be, went with her; and when they were closeted together, Mrs. Silversnake said with a mysterious countenance —

"I am sure, Arabella, you are convinced of my friendship for you."

"I am, indeed," she said.

"Then you will not take amiss what I am going to say, when I declare to you that I am only induced to speak, much against my will, in your own interest?"

"Please speak," said Arabella. "What has happened? Do not keep me in suspense."

"I would have spoken to you earlier," said Mrs. Silversnake, "only I required to be convinced myself of the facts I am about to disclose to you, before disturbing your peace of mind by revealing them."

"What has occurred?" asked Arabella, turning pale.

"I do not wish you," pursued Mrs. Silversnake with provoking reticence, "to credit what I consider it my duty to tell you, until you have fully investigated the facts yourself. Nothing would have induced me to speak on this subject except the consideration of your happiness, which is in great danger of being

destroyed. You are, forgive me for saying it, unsuspicious and inexperienced. You are walking blindly to heartbreaking misery. Take a warning by Flora. She is wretched with her husband. We do not know one-tenth of what she suffers from his unkindness and cruelty; but we know enough to prove that her lot is such that no wealth can compensate its wretchedness."

"How does this apply to me?" asked Arabella.

"Lord Proudham is utterly unworthy of you. His character is as bad, if not worse, than Philip Beverley's, though he has been more cunning in concealing it." And here Mrs. Silversnake poured out to her horrified listener such an account of his life as would have utterly appalled a stronger mind than Arabella's. The effect it had upon her was simply annihilating. There was a slight foundation of truth in Mrs. Silversnake's tale, but it was so distorted and exaggerated that

what she said deserves no milder term than vile calumny.

Arabella was indeed aghast at this revelation of wickedness, of which she believed every word. She had a liking, but not a real affection, for Lord Proudham. When he proposed marriage to her, it was chiefly the brilliant position she would enjoy as his wife that induced her to accept him. But she was not so dazzled by the prospect as to be blind to all other considerations, nor was she so attached to him as to repel with indignation any aspersion of which he might be the victim. She was not a woman of great strength of mind or of practical shrewdness and energy. She was apprehensive for her own comfort, and looked with dismay on a union with a man of whom she heard such a catalogue of offences. Mrs. Silversnake found her task easier than she had expected, assisted as she was by Arabella's timid disposition and by the warning example of

Flora's married life, which she impressed upon her listener with the desired effect. She left her with the triumphant conviction that she had fought the battle with masterly tactics.

When Arabella was alone, she burst into tears, not so much from regret for her lover as from the pain and mortification it would be to her to break off the engagement, and to deprive herself of the advantages she had already accustomed herself to enjoy in anticipation. But notwithstanding her tears she was determined never to run the risk of suffering as she knew Flora suffered, who also had been warned, and who was now expiating her imprudence.

One step alone did she take before the final rupture. She appealed to Lady Proudham to give her a true account of her son. Lady Proudham had not been much in favour of the marriage, therefore she made dexterous use of this opportunity of creating a breach.

"If you have so little confidence in my son," she said, "as to believe in idle gossip against him, there can be little hope of happiness in your union."

Arabella would not state from whom she had received her information, and we may be sure that Mrs. Silversnake was not more communicative. It was with a real sense of relief that Arabella broke off the engagement. She would not even give Lord Proudham the chance of justifying himself in an interview. She wrote him a note, not unkind in its wording, but vague and distant, and returned the presents he had given her. She left Proudham Hall that evening; and as the carriage was passing through the gates, she sighed deeply, but not from grief. She fancied herself delivered from a great peril, and felt sincerely grateful to Mrs. Silversnake for having rescued her!

While these events were taking place, Arthur had frequent opportunities of con-

versing with Flora. Their interviews were, in truth, of a painful nature. They made him realize more and more the irreparable loss he had sustained; they convinced him of her extreme unhappiness, and they confirmed him still more in his hopeless attachment. Not that a word was said on either side of the feelings inspiring them both. She never complained of her lot; he never breathed a word of his intense love. But much can be felt and divined that is never uttered. It was so with them. They understood and sympathized with each other perhaps more than if they had given expression to their sentiments.

Not long after Arabella's departure, Philip and Flora left Proudham Hall. Arthur saw them leave with a heavy heart. Philip's health was in an unsatisfactory state; his habits were intemperate, and illness and intemperance had raised his naturally irritable temper to a pitch of absolute ferocity. It

was not difficult to imagine what Flora's life was with such a husband. When visiting, he was obliged to exercise some degree of self-control, but in his own house he gave full vent to his violence. He never had regular quarrels with his wife, for the simple reason that she bore his tyranny with angelic patience, ascribing his unkindness to the irritability caused by his illness. He was utterly unworthy of her, but she would not allow that conviction to take possession of her mind. She had always been unselfish, and in her present time of trial her nature was tested to the utmost and not found wanting. Had she been solicitous for her own happiness, the contrast between the character of her husband and that of Arthur might have been dangerous to her peace of mind; but, lofty as she was in soul, it suggested no other thought to her than pity and compassion for Philip's condition. So unconscious was she of any lurking peril in

Arthur's society, that she never avoided him when they were in the same house, and when she left Proudham Hall she was ignorant of having passed through an ordeal which would have been fatal to many others.

Arthur received from Mr. Chudley full confirmation of his worst suspicions regarding Philip. That shrewd observer of character was unsparing in his analysis of all the defects and vices of his acquaintances. He let in a flood of light on the dark nooks and corners of human nature. Arthur augured ill for Flora's future when he was listening to Chudley's pitiless remarks. He was unfeignedly glad when the hour of his departure from Proudham Hall arrived. From the day of Flora's wedding he was solicitous, not of banishing her image from his mind, because that was impossible, but of regaining the peace and serenity he had formerly enjoyed. But this happy goal seemed unattainable.

When abroad she unexpectedly came across his path, and now again he had been even more deeply harrowed by the sight of her unhappiness. The place where he had witnessed it became unendurable to him. The rooms in which they had sat, the grounds in which they had walked, all conjured up visions too painful to entertain.

He tried to divert his mind with social pleasures, but with little success. Mr. Chudley only aggravated his uneasiness by the constant bitterness and asperity of his views. Lord Proudham had cooled in his friendship towards him, and was not of a very congenial nature. The Lannerstons were commonplace. The Silversnakes were too intent on their own schemes to think of making themselves agreeable. Lady Proudham required more attention and flattery than he was disposed to offer.

He returned to his town house, but did not find much more satisfaction when there. His

ample fortune enabled him to indulge every whim that crossed his mind. The moment he formed a wish he gratified it. But constant gratification soon palls upon the spirit, and all the desires he fulfilled only reminded him more forcibly of the one desire he could not fulfil. He became reckless and extravagant. He surrounded himself with a bevy of boon companions, he indulged in every luxury, he played high, he gave most sumptuous dinners, he speculated with wild audacity. His life became a fevered vision, gorgeous with all the adornments of wealth, delicious for a time to the senses, but barren and arid to the heart. It was a life that might have satisfied men of the stamp of Sir Alexander, a life that to many would be the complete realization of their most cherished wishes, a life that to him was intoxicating for a time, but that soon produced a dreadful *déboire*.

He squandered prodigious sums during this period. But with all his wealth he could not

buy the inestimable pearl of peace. He was like the monarch in the Eastern tale, who lived in a superb palace, surrounded with every kind of pomp and luxury, but who suffered at certain hours tortures almost unbearable, and who desired to lull his sorrows in the deep sea of oblivion.

CHAPTER VI.

ONE day, nearly a year after his stay at Proudham Hall, Arthur was seized with a desire to pay a visit at Dullroad Buildings to Ruddles, with whom he had been corresponding now and then. That youth had always evinced great partiality for him, and often wished to meet him again.

When Arthur arrived at Mr. Berner's house the familiar scene awoke the slumbering memories of the past. He found Mr. and Mrs. Berner enjoying much greater prosperity than when he was residing with them. They now had six pupils, and Mr. Smilie

was installed in the dignity of assistant master. He was as obsequious as ever, and burned plentiful incense in honour of the visitor.

Arthur found Ruddles vastly improved in every respect. He was no longer the awkward, ignorant lout of former days. He had received a certain degree of training, if not of polish, and showed real mental and physical progress. The Berners were extremely civil to Arthur, and betrayed no reminiscence of their parting disagreement. Mr. Berner seemed to leave everything, with his usual listless indolence, to his wife and to Smilie, who had evidently quite gained the upper hand over both.

When Arthur returned home that evening he found a letter awaiting him. It was from Sir Alexander Marshfield, and ran as follows —

"DEAR CHALLONER,—

"If I were a better hand at letter-

writing than I actually am, I could give you a very exciting account of events that have recently taken place.

"First event: Miss Silversnake is engaged to Proudham; not a bad match for him from a financial point of view, and a splendid one for her in every respect. My mother tells me that Arabella Clarke is beside herself at the engagement, and swears that Mrs. Silversnake is the very mother of lies. It appears that that disinterested lady urged Arabella to throw up her *fiancé* on the ground of bad character. She honestly believed all that was said, and acted accordingly. Now she perceives the falsehood of the woman, and is inconsolable. She is spoiling the few good looks she has by fretting and pining. I met her the other day. You never saw such a woe-begone object. She looked nearer seventy-two than twenty-seven, which is, I believe, about her real age. She often calls on my mother for sympathy, and the croak-

ing that goes on between them baffles description.

"Second event: My mother seems destined to be the recipient of all the grievances of her female circle. The other night, when she was just sitting down to dinner, who should drive up in a growler but your old flame, Mrs. Beverley! It seems her lord and master, not content with bullying and abusing her from morning till night, proceeded to prove his conjugal affection in the true Cossack style by assault and battery. His better half, reflecting that she dwelt on the banks of the Thames and not on those of the Volga, refused to submit to his thumps, whereupon he locked her up in her bedroom and abused her through the keyhole. As he justly considered this treatment not calculated to produce a placid frame of mind, he determined to bring her down to the proper level of submission by starvation. Twice a day he regaled her with a glass of water and

a crust of bread. This incarceration lasted three days, during which the servants several times attempted to liberate her, but were driven away by his ferocity. At last Bacchus came to her aid. On the evening of the third day Beverley indulged in spirits more potent than those he placed before the fair prisoner; and, quite forgetting that his spouse was under lock and key, he went out to enjoy himself for the night. He had scarcely left the house when all the servants trooped upstairs and liberated his victim from durance vile. The first use she made of her liberty was not to burst into tears and faint in a picturesque attitude, nor even to order a hearty meal, as I should have done, after such prison fare, but to hurry to her dressing-room, put on her bonnet and a few wraps, pack up some things, and rush downstairs, after invoking a blessing on her liberators. In less than twenty minutes she was in my mother's house, looking extremely interesting,

and imploring her advice and protection. My mother was in her element. There is nothing she loves more than to advise and protect others; but considering that it was she who brought about this marriage which has resulted in such untoward proceedings, I wonder Mrs. Beverley applies to her for guidance and consolation, unless she goes on the principle of 'who breaks, pays,' and expects her to make up for the mischief she has unwittingly done. Of course they applied next morning to counsel learned in the law, and so you may be prepared before long to see in the papers a detailed and interesting account of Beverley *v.* Beverley. I thought you might like to hear this story without delay, as you had so great a *penchant* for the charming sufferer.

"Third event: I have been most confoundedly unlucky the last few weeks, and last night lost huge sums. I am quite crippled for centuries to come. A few

hundreds would set me on my feet again. If you could help me, I would give you an I.O.U. for double the amount.

"Ever yours,

"A. M.

"What do you say to going shares in whatever I may win from the sum you lend me? I know many cases where that answered splendidly. Think twice before you refuse, it may be a magnificent investment. I am generally very lucky. Let me hear soon what you decide. I know many quarters where I could apply with success; but I thought I would first make the offer to you, as you are such an old friend. It is an opening that does not occur every day. We may have tenfold returns for the money."

When Arthur had read this letter he sank into a chair in utter dismay. Flora illtreated to such an extent by her husband that she was obliged to take refuge in flight! What

miseries she must have undergone before she embraced such a desperate resolution! His indignation knew no bounds. He wished he could espouse her cause and inflict the deserved chastisement on the malefactor. All night long sleep fled his eyes, so filled was his imagination with the lamentable story.

As to the concluding passage in Marshfield's letter, Arthur did not hesitate long in granting the request it contained, although he placed no reliance on the promise of high returns or even of repayment. He was always liberal and free-handed with his money, much more so than prudence would approve or wisdom counsel.

He made many inquiries as to the particulars of Flora's domestic troubles. Different versions of her flight were circulated, but they all agreed in presenting her husband's conduct in the most unfavourable light.

Her patience had, indeed, been tried to the

utmost. She had at last no alternative left but to escape from further ill-treatment. She bitterly reproached Lady Marshfield for the share she had had in promoting her marriage. Lady Marshfield retorted, not without reason, that her attachment to Philip had been such that all representations dissuading her from marrying him would have been ineffectual. Flora replied that it was precisely Lady Marshfield's advocacy of his suit that made her deaf to all other voices. Her state of mind during the weeks that followed her flight told upon her health and nerves, and reduced her to such a delicate state that she was unable to attend to the legal preliminaries to the separation. In her distress she sent for her former companion and friend, Mrs. Ford. On hearing of the painful events that had occurred, Mrs. Ford hastened to join her with a somewhat triumphant feeling at the fulfilment of her predictions, a feeling which she but ill-succeeded in mastering.

When Philip was informed that his wife was really taking steps to obtain a separation, he realized to a certain extent the enormity of his conduct, and felt some remorse for his actions, not so much for the sufferings they inflicted upon Flora as for the discredit they would bring upon himself. Now that his wife had left him he indulged more than ever in his propensity for drinking, and his intemperance aggravated the malady from which he was suffering. He fell seriously ill, and in his solitude and abandonment felt profoundly wretched. In his fits of depression he wrote the most penitent letters to his wife, owning his faults, and promising to amend in the future if she would only forgive him and come back to his house. These missives were accompanied by splendid presents of every description. At first she returned them and left the letters unanswered. By degrees she softened towards him so far as to reply to his messages, though still returning the

presents. She reproached him for his unkindness and cruelty, and asked him how he could expect her to endure such misery again. His answers were invariably fulsome and pathetic. He declared that he would never again be guilty of such conduct, and that it was only the result of his temper having been irritated by suffering. She replied that she forgave him, but that she would never return to him. He was, however, resolved not to be so easily defeated, and made another attempt to overcome her resistance. He induced his doctor to represent to her that he was utterly miserable without her, and that her presence would be the best remedy for him that could be devised. On receiving this communication she announced her resolution of returning to her husband. This determination was strongly combated by Mrs. Ford and by her lawyer.

"Never!" exclaimed Mrs. Ford. "A man who has behaved so abominably and

shamefully deserves no tenderness. Did he ever consider you? Was he not for ever casting about for means of worrying and annoying you? He delighted in making you miserable; he did everything in his power to make your life unbearable; he insulted and ill-treated you; he showed himself utterly incapable of appreciating your noble qualities. You ought to pay him back in his own coin. Let him reap as he has sown; let him suffer for his illdeeds. If I were in your place I would never have put pen to paper to answer his letters. You have shown extreme forbearance and patience towards him, but further patience would be weakness."

"Mr. Beverley has given such irrefragable proofs of a cruel and heartless disposition," said the man of law, "that I feel it my duty most strongly to dissuade you from condoning his misconduct. In my whole experience I remember few cases that presented worse

features. If you follow your kind impulses, however laudable in themselves, I am convinced that you will soon have to undergo a repetition of what you have already suffered. If his conduct was so cruel towards you when you patiently submitted to his brutality, what will it be now that he is certain to resent your flight and the legal steps you are taking? If he has you again in his power after these occurrences, I am positive that he will make you feel his anger. By enduring what you have endured, you have fulfilled all the duties that can reasonably be expected of a wife. He has forfeited all claims upon you by his atrocious behaviour. To return to him now would be little short of madness. Everybody who has your interest at heart would dissuade you from so doing."

"I recognize the strength of your argument," Flora replied, "and yet I cannot bring myself to act upon it. My husband has indeed been most cruel to me at times;

but if I remain obdurate now that he is so dangerously ill, I also could justly be accused of cruelty. I have shown that there is a point beyond which my patience cannot be tried; may not this have some effect upon him? He has expressed penitence; am I to disbelieve it without giving it one trial? Should I not have reason to reproach myself if I were to close my heart against him utterly? His doctor assures me that his mental distress is aggravating his complaint; would it not be heartless of me to refuse to do my utmost for him under these circumstances? If he were in health and did not need my presence, I should perhaps follow your advice, but I cannot leave him to suffer alone and unattended."

Flora's resolution was strongly seconded by Lady Marshfield, who urged her to give Philip one further chance before deciding on a final separation. She accordingly stopped the legal proceedings, and rejoined her hus-

band, sincerely forgiving all the injuries he had inflicted upon her, and believing his promises of future better conduct. How those promises were kept we shall narrate further on.

CHAPTER VII.

MRS. SILVERSNAKE was on the eve of seeing her brightest dreams fulfilled. In a few weeks her daughter was to become the wife of Lord Proudham. She had plotted and schemed and intrigued for months and months. Arabella had not been the only obstacle in her way. With infinite patience and dexterity she had removed all difficulties, not the least of which was the volatile nature of Lord Proudham's affections. Novelty being to his mind the greatest of attractions, he often turned away from Miss Silversnake to pay court to other women who happened

to cross his path. Her mortification at his levity and inconstancy was so great that she was frequently on the verge of showing him her resentment in an unmistakable manner. But she was restrained from so doing by her mother, of whom she stood in no slight awe. Mrs. Silversnake perceived that if he were thwarted or annoyed in any way he would be capable of breaking off the engagement, whatever might be the cost to himself. Such a catastrophe she was determined to prevent. When her dear Bessie was suffering from peculiarly severe attacks of jealousy, she had some very stormy scenes with her before she could induce her to dissemble her anger.

One evening, about the time when the reconciliation between Flora and Philip was taking place, mother and daughter were having a more than usually sharp altercation. They were dressed for a ball to which they

were invited by Lady Marshfield. When Mrs. Silversnake was ready she went to her daughter's room, where she found the poor girl sobbing bitterly, and declaring her resolution of staying at home that evening.

"Elizabeth, I am amazed at you!" Her mother always called her Elizabeth when she was angry. "What new freak is this, and how dare you tell me you will not come when you know that Proudham will be at the ball?"

"That is just why I refuse to go," said Bessie. "He has behaved shamefully to me these days, and now I have just received this note."

With these words she handed a post-card to her mother. It ran as follows:—

"A sincere well-wisher begs to inform Miss S— that a certain person is in the habit of stating openly to his friends and acquaint-

ances that he is only marrying her for her money."

"Was there ever anything so cruel and heartless?" exclaimed the girl.

Her mother examined the card minutely. The handwriting was a woman's, but evidently disguised. The postmark was Reading, and the card showed a crease down the centre, as if it had been doubled up to fit in an envelope. Mrs. Silversnake drew her own inferences from these details.

"How shameful," said her daughter, "to write such words on a post-card for all the servants to read! I daresay they are all talking about it now. I will not be insulted in this way. I shall write to him at once, and ask him point-blank if it is true or not."

"You will do nothing of the kind," retorted her mother. "That is exactly what the writer wishes you to do."

"Who is the writer? I know nobody at Reading."

"It is easy to discover," said Mrs. Silversnake, "that the card was sent to somebody there to be posted. I have a strong suspicion that it is the production of Arabella. However, I shall look over all the letters I have from female correspondents, and compare the handwritings carefully."

"I shall make him explain himself," said Bessie. "I shall not speak to him until he has fully justified himself."

"How would you have him justify himself? Of course he will deny the accusation. How are we to find out the truth of that denial?"

When this point was presented to her mind, Bessie burst into a fresh torrent of tears. She threw herself into a chair, exclaiming she wished she had never been born.

"Listen to me," said her mother, beginning to lose patience. "Instead of crying and talking nonsense you must immediately rouse yourself, attend to your appearance, and come to the ball with me, and make yourself as agreeable as you possibly can. If you disobey me, I shall send you down to-morrow to your grandmother in Lincolnshire."

This terrible threat produced the desired effect. Two years previously, Miss Silversnake having shown herself peculiarly intractable, her mother banished her to the rural retreat where old Mrs. Silversnake was vegetating, and so intensely did the girl suffer from the *ennui* and dreariness of that abode that her mother had ever since found an irresistible weapon in threatening to exile her a second time.

"You are too cruel, mamma," she said, rising from her seat.

"Nonsense! I am only prudent."

"How can you ask me to go out in this condition?"

"You must put yourself in another condition. It would never do for you to let Proudham go to the ball and find you absent. You know quite well what happens if attractive girls succeed in monopolizing him."

"I wish all attractive girls were in prison!" exclaimed Miss Silversnake, stamping her foot.

She had scarcely given utterance to this amiable sentiment than both she and her mother were astonished by Mr. Silversnake bursting into the room. He had never been known to trespass on his daughter's apartments before. A strange, excited, troubled expression was visible on his countenance.

"What has occurred?" asked his wife.

"Come away. I must speak to you," he replied.

"Speak here," she said.

"Not before Bessie," he answered. "She must not hear the dreadful news."

"Mercy!" cried Bessie. "Do tell me what has happened."

"You will hear soon enough," said her father.

"Tell me now," she implored. "Has it anything to do with Lord Proudham?"

"Nothing as yet," he said. "You cannot go to the ball. We have other things to think of than gaiety."

"Not go to the ball!" exclaimed Mrs. Silversnake. "Are you mad?"

"I wish I were," said her husband. "I should be less miserable than I am now."

"Heaven save us!" cried Bessie. "What dreadful disaster has happened?"

"We are ruined! We are utterly undone!" exclaimed her father.

A deadly pallor spread itself over Mrs. Silversnake's face, and her daughter looked aghast and bewildered.

In wild, incoherent words he told them that all his speculations had turned out unfortunately, that a man who owed him a large sum had proved insolvent, and that all he saw before him was bankruptcy and despair.

These words produced on Bessie an impression of vague horror, but no definite idea of what they implied. Very different was their effect on Mrs. Silversnake. She had in her youth known poverty and even destitution, and now they rose before her, not mere phantoms, but terrible, overpowering realities.

"Can we not ward off the worst?" she gasped. "Can we not gain time? Can you not raise sums sufficient to prevent the crisis?"

"Impossible," he said; "my credit has

reached its lowest ebb. It has been waning for months, though I concealed the fact from you. I hoped against hope that I might retrieve my fortunes, but now it is too late, and I have nothing but despair before me."

"Apply to your friends," urged his wife.

"I cannot. Many of them have lost considerable sums through me. They will now become my bitterest enemies."

"Heaven be with us! Where can we find help?" sobbed the wretched woman.

"The best advice I can give you," said her husband, gloomily, "is to bolt. Pack up all your portable valuables and leave the country."

"And what is to become of me?" cried his daughter. "Am I to be left behind with the bailiffs?"

"I am not anxious about you," said her mother, turning on her savagely. "Lord Proudham must either marry you or pay

you such heavy damages as will set you up for life. I am the one to be pitied, not you."

Mrs. Silversnake's nature was hard and selfish, and this sudden blow, far from stunning her, roused her worst qualities to frantic activity.

"I *am* to be pitied," sobbed her daughter. "What is to become of me?" she asked again, wildly.

Mr. Silversnake paced up and down the room immersed in gloomy and desperate thoughts. His wife alone preserved presence of mind. She wrote a few lines of excuse to Lady Marshfield on the score of indisposition. She rang the bell and handed the note to the servant, giving her orders in a clear and unfaltering voice. While the servant was in the room Bessie bent over a vase of flowers to hide the tears that were streaming down her face. When they were once more without a witness Mrs.

Silversnake appealed to her husband, and said —

"Tell me plainly; in what position are we?"

"In that of beggars," he cried, bitterly. "Cannot you understand that we are utterly ruined?"

"Why should I leave the country?" she asked. "Who would hurt me if I stay?"

"Nobody; but all our possessions will be seized. If you make good your escape you can at least save something from the wreck."

"My diamonds," said Mrs. Silversnake. "They are valuable. I can sell them. They will enable me to live, at least for the time being."

"Go to France or Belgium," he urged. "I will join you in a few days."

She gave him a furious look, and said —

"After having reduced me to this plight

you wish to reduce me still further. No; if I go abroad I go to preserve my freedom. I am willing to send you some of the money I may get for my jewels, but I decline to allow you to join me after the infamous manner in which you have deceived and ruined me."

"Those very jewels," he said, turning white with rage, "are mine. I bought them with my own money. I did not give them to you in order to enable you to desert me in my hour of need. Is this how you requite all my kindness and affection? You were penniless when I made you my wife."

"So I was," she said, with a venomous sneer, "or else I should never have married you."

He was going to reply in the most violent strain when Bessie threw her arms round his neck and implored her parents not to add to their miseries by quarrelling.

"Don't, don't make me more miserable than I am," she said. "I will do whatever I can if you will only not quarrel. Mamma and I will go abroad now, and you shall come to us later on."

"Elizabeth goes into Lincolnshire," said Mrs. Silversnake in a determined voice, addressing her husband.

"Why not with you?" he demanded, fiercely. "Do you wish to cast your children off as well?"

"Do not be so unreasonable. If you pause to reflect, you will see that what I propose is for her good. What am I? The wife of a ruined man. That she should go with me is unadvisable; that she should stay with you is utterly out of the question. Her brother is incapable of protecting her. Therefore, the only course open to her is to take shelter with her grandmother. If you wish her to have a shadow of a chance of marrying Lord Proudham, now that so terrible a disaster

has overtaken us, you must allow her to cut herself off completely from us. She must be severed from us altogether. Her father is ruined and her mother is under a cloud in consequence; she must not be hampered by us, she must be free and unmolested."

"Oh, mamma!" exclaimed the girl; "how can you speak so cruelly? I will never, never desert you."

"Do you think Lord Proudham will have anything to do with your family now that we are destitute? People do not like connections who are down in the world. If he marries you—mind, I do not say that he will, there are many chances against it, and only a remote possibility in its favour—if he marries you, you may be pretty sure that it will only be on condition that you will have nothing to say to your bankrupt relatives."

Mrs. Silversnake firmly believed that every-

body was as selfish, callous, and calculating as herself, and she always took her measures accordingly.

"I do not want to marry him if he is so unfeeling," said her daughter.

"You must yourself provide for your future; we cannot provide for you. If he does not marry you, he must at least pay you heavy damages. It is, therefore, to your interest to give him no pretext for breaking off the engagement. When I leave for the Continent, you will leave for Lincolnshire."

She spoke so resolutely and looked so determined that her daughter did not venture to raise an objection.

Her husband listened to her words with an unwilling admiration of her clear-headedness and a shuddering dread of her coldness.

"Yes," he said, "it must be so. Some of the money you get for your diamonds will defray her expenses."

"I am afraid I shall want nearly every penny of that money for myself," said Mrs. Silversnake. "You can surely raise a few hundred pounds. You must bestir yourself. Here am I thinking and thinking how best to help you and our children, while you are idly bemoaning the misfortunes of which you are the chief cause."

"What would you have me do?" he asked, sullenly.

"Get together money enough to enable your son and daughter to escape from the calamities into which you have brought them. A little ready money would be invaluable to James. He could go to America or the Colonies, anywhere where your name is not known. A very small sum would suffice for Elizabeth until we see what Lord Proudham does."

"I have already told you," he retorted, "that there is nobody to whom I can apply

for money. But your diamonds will realize so much that you can well —"

"I cannot," she said, interrupting him vehemently. "After having brought me down to utter ruin, the least you can do for me is to leave me that sum clear. You can surely find someone who will advance you the money you want."

"Impossible," he maintained.

"Ask Arthur Challoner," she suggested.

"Arthur Challoner! Why, that is the very man who loses most by my failure, thousands and thousands."

"The more reason for him to assist you."

"But even his means cannot save me from ruin."

"You need not tell him so. Make him believe that a few thousands will set you right, and he is sure to let you have them. I know him thoroughly. He is of an easy, confiding nature, and will not doubt your statement."

Mr. Silversnake quailed under his wife's basilisk eye.

"I cannot," he muttered. "I have injured him sufficiently as it is."

"Have you not injured me and my children sufficiently?" she cried. "You would appear as a coward and a villain if you did not make some amends to us."

When she had uttered these words, her husband gave her a look in which he concentrated all the despair and misery of his soul, and he left the room in silence more expressive than speech.

"Oh, mamma!" cried Bessie, when the door closed upon him, "I wish I had not lived to see this terrible day!"

"You may thank your father," said Mrs. Silversnake. "He has been deceiving me for thirty years."

She did not pause to reflect that her luxury and expenditure had driven him on to the desperate speculations of which he was now reaping the bitter harvest.

"Let us make haste and prepare for our departure," she continued. "We have no time for idle recrimination."

She was occupied until late in the night packing up her valuables and assisting her daughter, who was like one dazed by the terrific blow that had fallen upon her.

CHAPTER VIII.

It was a wet and windy night, and as Mr. Silversnake was proceeding to Arthur's house the inclemency of the elements was in accordance with the misery of his mind. He went rapidly through the streets, but when he arrived at his destination he paused before he could summon resolution to enter. Despair urged him onwards, and once in the house his courage returned. Arthur had been entertaining some friends that day, and his dwelling bore traces of the recent festivities. He himself was in the highest

spirits. He had no presentiment of the events that were soon to overwhelm him. As he entered the room he was taken aback by the disturbed expression of Silversnake's countenance. The latter had intended to look as unconcerned as possible, but he was a bad actor, and his agitation betrayed itself in his voice and appearance.

"What has happened?" Arthur asked.

"Nothing, nothing," said his visitor, uneasily. "I have only come to ask you—to ask you —"

"To ask me what?" Arthur inquired when the other seemed unable to proceed.

"The fact is," said Silversnake, "I have overdrawn my balance at my banker's. I shall soon set it all right again; but for the moment I—for the present I must —if it were possible—only for a few days —"

It struck Arthur as very strange that Mr. Silversnake should be so deeply agitated by so slight a vexation.

In his nervous and distressed condition, Mr. Silversnake imagined that Arthur's silence implied refusal. He proceeded desperately, losing all self-control —

"For God's sake help me, Challoner! I am in fearful difficulties. Everything has gone wrong with me latterly, not through my fault. A long series of misfortunes —"

"Everything gone wrong with you!" Arthur exclaimed, aghast. "You do not mean to say —"

"Yes, I do," said Silversnake. "I am ruined, I am lost if you do not help me."

"I? What can I do?"

"You can tide me over my present difficulties. Only a little help, and I shall be more successful than I ever was. I am not to blame. I can prove to you that what has

happened was not brought on by any fault of mine."

"And where is the money I entrusted to you?"

"It is safe—I swear it is safe—that is if—if you will only help me for the moment. It is, indeed, safe; believe me—believe me!"

"Mr. Silversnake, I must inquire into this."

"Inquire, investigate; do whatever you think best," said the desperate man. "I am not afraid of your doing so. On the contrary, I invite you—I invite everyone—to look into my affairs."

"How long have you been in difficulties?" Arthur asked.

"A few months."

"You should have let me know of this before," he said, reproachfully; "as I am concerned for so large a sum in your affairs, it was due to me to have acquainted me with them."

"I know I should," Silversnake admitted; "but every day, every hour I hoped for better things. To the last moment I was full of buoyancy. Forgive me, and help me."

"Wait," said Arthur; "I require a fuller explanation."

"I can give it," said Silversnake.

"Then do so," Arthur replied.

He was indignant with Silversnake for having deceived him so completely, and he spoke with an anger that astonished and terrified his visitor, who had never before seen him in a passion.

Spurred on by his intense distress, Mr. Silversnake plunged at once into a long, rambling, confused account of the origin of his troubles. It is needless to say that he did not adhere strictly to the rules of veracity, and that he kept Arthur in the dark as to the hopeless entanglement of his affairs. He made be-

lieve that a few thousands would rescue him from his painful position, and save Arthur's money involved in his speculations.

Arthur listened with indignation and incredulity. He could not credit the story, and yet he was unwilling to think so badly of Silversnake as to suppose him capable of such dark treachery as its falsehood would imply.

He questioned him minutely, and the answers he received were glib and plausible. A colder and shrewder man than Arthur would probably have been deluded in a similar manner by these asseverations. Arthur was not one to resist a tale of distress. He had placed implicit confidence in Mr. Silversnake, and was unwilling to admit that he had been deluded and deceived. Silversnake remarked with exultation that he was succeeding in the object of his visit. He pushed his

suit boldly, and asked for so large a sum that Arthur gazed at him in mute amazement.

"I have lost enough through you," he said, "without parting with further sums."

"But if you help me effectually," said Silversnake, "all the lost money will be retrieved."

"I cannot give what you ask," said Arthur.

Silversnake persisted, but Arthur was firm. The unhappy man found himself at last obliged to yield, and contented himself finally with demanding a slight portion of what he originally required. But Arthur's suspicions were fully aroused, and he refused even this amount. Silversnake was in despair, and begged him to give at least something to save him from utter ruin.

"What will you do with the money if I give it you?" Arthur asked.

"I will pay off my most urgent creditors and start afresh," Silversnake replied, and again poured forth a long account of his affairs, winding up with the assurance that he was certain of being once more successful if the present crisis could be tided over.

At last Arthur yielded, and consented to give him a cheque for two thousand pounds. Silversnake exclaimed at the smallness of the amount, but Arthur said he must either take that or nothing, so, of course, he expressed himself willing to take it. He had come with the hope of obtaining an infinitely larger sum, but he was fain to content himself with what he could get.

"Come with me to my study," Arthur said.

They went, and on entering the study Arthur opened a desk from which he took out his cheque book. He was in the

act of dipping his pen in the ink when a servant entered with a letter marked "Immediate."

Arthur tore the envelope open and hastily perused the contents. He turned pale, and Silversnake wondered what had happened. He was soon to discover. Arthur could not conceal his feelings. The paper fell from his hand, and he sank into a chair, appalled and overwhelmed.

"I am ruined!" he exclaimed. "All my possessions will be taken from me!"

"Why? By whom?" Silversnake asked.

Arthur pointed to the letter on the floor.

"Read that," he muttered.

Silversnake did as he was told, and discovered to his utter bewilderment that it was a communication informing Arthur of the discovery of a will made by the late Mr. Challoner bearing a more recent date than that by which Arthur

had received so large a legacy. The letter was from his solicitor, and it further stated that the newly-discovered will would entitle him to a sum not insignificant in itself, but far less than the fortune he would now be compelled to relinquish. These were terrible tidings, especially as Arthur had drawn on the capital which he never doubted to be entirely his own.

"I must give up everything," Arthur said, "everything I can; but the sums I have lost through you I can never return. What am I to do? You are responsible for this."

Silversnake again assured him all would be well, at least as far as he was concerned, but Arthur refused to credit him.

"I have lost heavily as it is. I can resign myself to the thought, but to be a defaulter through you is bitter, and not what I expected would result from the confidence I placed in you."

Silversnake was profuse in his assurances that whatever had happened was owing to untoward circumstances and to no misconduct of his. He then proceeded to urge his request for the loan, but to his surprise Arthur maintained that he was no longer at liberty to draw upon the balance he had at his banker's.

Silversnake could not understand this scruple. He argued, he expostulated, all in vain! Arthur was immovable. He said that honour compelled him to refuse.

"Honour" was a very vague term to Silversnake; and he tried to dissuade Arthur from following such a chimera. High words ensued. Silversnake became urgent, then importunate, and finally violent, whereby he raised Arthur's indignation to such a pitch that he left the room in utter anger and contempt.

He unfortunately forgot, in his annoy-

ance and excitement, that he had left his cheque-book behind him on the table.

Silversnake, finding himself alone, and being frantic at the ill-success of his visit, no sooner cast his eyes on it than an evil thought took possession of his mind. He was in desperate straits, he knew not where to turn for a farthing, the temptation was near, the need pressing, he himself unscrupulous; what wonder that he yielded?

He looked round furtively; no one was present. He listened at the door; not a sound was to be heard. With palpitating heart he tore a leaf out of the cheque-book, and quickly consigned it to his pocket. He had committed many dishonest actions in his life, but none that could have brought him absolutely within the ban of the law. But now he had crossed the fatal Rubicon; he was a criminal, an

outlaw; he could not return to the path of honesty.

Full of fear and horror, he hurried out of the house into the bleak street. The beating rain and the cutting wind assailed him; but his mind was too perturbed to consider the fury of the night, and he urged his steps homewards, desperate and reckless.

That night he was occupied in the criminal task which he had set himself. He had several specimens of Arthur's handwriting, and he produced an only too accurate facsimile.

He avoided his wife and daughter as much as he could, and felt strangely relieved when they took their departure on the following day.

All the troubles and disasters that had fallen upon him only served to confirm him in the evil course he was pursuing. He attempted to quiet his conscience by the reflection that, others

having cheated him, he was retaliating on mankind by cheating in return. By his unscrupulous action he raised the sum he required, and furtively left the country, thus vanishing from the pages of our story.

CHAPTER IX.

FOR several months Arthur was completely absorbed in the multitude of affairs resulting from the intelligence of his loss of fortune. It was a terrific blow to discover that the possessions he was enjoying were to be withdrawn from him, and that he was again to return to the narrow circumstances in which he had been brought up. But Arthur, although his character was not faultless, had in a remarkable degree fortitude and resignation, and these high qualities were called forth by this untoward event. When

he had received full assurance that he was not entitled to keep his large fortune, he gave it up without a moment's hesitation, and lost no time in useless repining or resistance. It was painful to him to leave the handsome house he had so lovingly fitted out for his own use, but one comfort, or rather alleviation, remained to him. Mr. Challoner had, by his second will, left him a legacy sufficient to enable him to replace the considerable sums that he had taken from the capital of which he had believed himself to be the lawful possessor.

After relinquishing the fortune he had hitherto enjoyed, he would have found himself in extreme difficulties had he not received, at an opportune moment, the portion that was due to him from the estate in Chancery, for which we saw him expectant in the early part of this narrative. The sum was, of course, not

very great, still it was more than sufficient to be of use to him in his sudden reverses.

He had the firmness immediately to make the most complete retrenchment in his style of living. His house he, of course, shut up as soon as possible, and went to an hotel until he had time to look about him.

It pained him greatly to discover that his change of fortune entailed a change of behaviour in many of those whom he had considered his friends. But some remained steadfast to him. Of the latter Lady Marshfield was one. She had always liked Arthur, and her lively imagination was attracted by his sudden acquirement, and his equally sudden loss of wealth. He felt deeply grateful to her for her active sympathy with him in the time that closely followed his losses. Her house was always open to him, and in conversing with

her about his affairs he felt relief and consolation.

Lady Marshfield had her faults, but fickleness and timeserving were not among them. She was really kind and helpful to Arthur; and, what he prized more than anything else, she gave him frequent and full accounts of Flora. In spite of his anxieties she was still uppermost in his mind, and if he could have met her again under more auspicious circumstances he would have felt complete alleviation of all his troubles.

Silversnake's forgery was like a thunderbolt to him; but it fully opened his eyes to the unworthiness of that individual. Adversity was bitter, but it taught him the wholesome lesson of discriminating between the deserving and the undeserving, between the upright and the false.

One day, as he was passing along

Oxford Street, he encountered no less a person than John Gallford. They recognized each other simultaneously, and Gallford said —

"I saw it coming."

"Saw what coming?" Arthur asked.

"Your loss of fortune," Gallford replied.

"Indeed?" Arthur retorted. "That was more than I or anybody else did."

"I tell you I saw it. Nothing ever deceived me. I knew it all along."

Arthur was nearly remarking that it was easy to be a prophet after the event, but he looked at the man's odd countenance and strange appearance and refrained from making any remark that might offend him.

The improvement that had taken place in Gallford's outer man during his residence at Proudham Hall was not of long duration. He was now a more dilapi-

dated object than he had ever been, and his expression was most odd and disquieting. His house, or rather Mrs. Rabbits' house, was not very distant, and Arthur walked with him until he reached his destination.

He entered with Gallford, but did not stay long. Gallford went up to his room, and Arthur was about to leave the house, when Mrs. Rabbits emerged from the back part of the passage and addressed him with a mysterious countenance.

"I should feel obliged to you, sir, if you would let me have a word or two with you in private."

Arthur acquiesced, and she showed him into her little sitting-room.

"What I have suffered," she said, after carefully closing the door, "from the conduct of that there dear soul, no words can hadequately describe. He has been rappin' me up at four o'clock in the

morning, saying that the 'ouse was bein' set on fire by my next-door neighbour, Miss King. Now, if there is a person in the 'ole wide world that I would trust with every penny as I 'ave, that person is Miss King. It was but three days ago that she said to me, said she: 'Mrs. Rabbits, if you value your peace of mind and the lodgers in your 'ouse, you will 'ave that there Mr. Gallford seen to.' Them was her very words, sir; and when I listened to them with my ears, I wouldn't believe 'em. Not if you'd counted fifty sovereigns out before me and given them to me down would I 'ave believed 'em. But it were true, hevery word come true. Hincredible as it may appear, it was only yesterday that he said to me that the first floor wanted to poison him. Now the first floor is that ladylike that she refused to marry the second floor because he doesn't move in fashionable circles. Said I to

her: 'He would go to Land's End and back out of pure devotion for you, and you are that 'eartless as to refuse him.' 'Yes,' says she, 'I ham. I must bear in mind my poor father's heminent position.' Now I do assure you, sir, that the second floor 'as took on so that my 'eart bleeds for him. He requires double the amount of feedin' than he did before his disappointment: 'ot meals three times a day, and 'am and heggs with his breakfast, and a glass of steamin' toddy before goin' to bed to support him in his hanguish. If he didn't pay me as he do, I should be compelled to insinuate the desirability of his lookin' out for other apartments, because it is wearing the soul out of me."

"But Mr. Gallford," said Arthur, wishing to bring the conversation back to the point from which it had wandered.

"Mr. Gallford, poor dear creature! gives

me trouble all in the other direction. Sometimes I talks myself 'oarse to him about the duty of supportin' one's system. Sometimes I try to make him take a glass of hale, but he says he won't contribute to make the publicans richer than they are. 'Lor' bless me!' says I, 'your takin' a glass won't even be a drop of water in the hocean.' So he took a little, and all the better he was for it. His constitooshion was becomin' quite undermined. On my remonstrances he ate and drank right well for a few days and became quite reasonable and biddable, when all unforeseen he forms them dark suspicions of the first floor, who bears him no grudge, I am sure, barrin' that she don't like to be awoke two or three times a night by him cryin' 'Fire!' and sayin' that the next door neighbours are burnin' us down. She don't like it, and I am sure, sir, you wouldn't, now would you?"

Arthur was obliged to confess that he would not like it at all.

"There now!" exclaimed Mrs. Rabbits triumphantly. "I knew that I had a good cause of complaint; but when I told him so, he said I and the lodgers ought to be grateful to him for saving our lives by his vigilance. I don't know what to do with him, because if he goes on like that he will drive away all my lodgers, and I am a poor widow who has to support herself. I do wish his friends would come and look after him, I do indeed. He is becomin' that unreasonable that he maintains that I opens and reads his letters, though 'eaven knows that I would be the very last person to do so mean a haction, which I never so much as thought of in all my born days."

Arthur sympathized with Mrs. Rabbits and assured her that she need not take it so much to heart.

"But if his friends would only see to him!" she exclaimed. "I can't tell what he is likely to do next. I get so frightened that I trembles all over, as Miss King and everybody else as knows me can testify."

Arthur promised to see what steps he could take in the painful business. He asked her what friends Gallford had, and she gave him two or three addresses. He said he would write to the people named, and would let her know the result of his application.

He kept his word, and wrote the letters, to which he received from each quarter answers identical in spirit and almost identical in terms. They all stated that Gallford had been so perverse and unmanageable that they had long ceased to interest themselves in his affairs, and that they must now decline to take any steps on his behalf. Thus Arthur was un-

able to do anything, and he was obliged to communicate his ill-success to Mrs. Rabbits, who had formed great hopes from his intervention. It was necessary to let events take their course, and, as he expected, he soon heard of a violent catastrophe.

At night Gallford was particularly restless, alarming his fellow-lodgers and his landlady with the most unearthly sounds and cries, and often rushing about the passages declaring that the house was on fire. He at last became so violent that Mrs. Rabbits was compelled to send for the police, and when he was brought before the magistrate it was easy to certify that he was a dangerous lunatic. He had declared that attempts were being made to poison him; he was constantly labouring under the delusion that incendiaries were trying to burn down the house in which he was living; he had

purchased a revolver and had threatened to shoot everybody who ventured to enter his room, reasons more than sufficient to justify his being placed under restraint. He was almost destitute of means, the little money he had earned was swallowed up by his daily expenses, and latterly people had avoided him because of the singularity of his ways. He owed Mrs. Rabbits no inconsiderable sum for board and lodging, and had it not been for her forbearance he would have found himself without shelter long before the time when he was deprived of liberty.

A few papers and memoranda were found in his desk which threw light, if further light was required, on the disordered state of his mind. An unfinished letter was addressed to a former friend whom it reproached in the bitterest terms for falsehood and treachery —

"You have assisted my persecutors. You have persecuted me yourself. A cowardly action to persecute a hunted-down wretch. What have I done to you? Nothing. What have you done to me? All the harm you could possibly devise. I know that you have bribed people to dog my steps and to report my actions. Shame upon you! I am being watched night and day; I am surrounded by enemies, and soon shall be utterly lost. All my miseries are owing in great measure to you. May your wickedness be punished before long!"

The man to whom these lines were addressed had done his utmost to befriend Gallford. He had helped him in his distress, and had offered him judicious advice; but it was precisely this advice that had been bitterly resented.

Gallford's suspicious mind led him to believe that counsels were invariably prompted

by unworthy motives, so that if anybody recommended a particular line of conduct he would invariably embrace one diametrically opposed to it. This dreadful mania grew upon him with his solitary way of living, and with his other mental peculiarities it gradually brought him to the lunatic asylum, where he was destined to end his days.

Arthur was truly grieved to hear of this disastrous conclusion to a career that had once been so promising. Gallford was not a bad man, and yet he had alienated all his friends and well-wishers. He was not a foolish man, and yet he had completely ruined his prospects in life. He was not an ignorant man, and yet his knowledge was of no avail to him. He was not a treacherous man, and yet nobody trusted or esteemed him.

A deplorable life and a lamentable end

were the result of his unbridled fancy and his ungovernable temper, a striking instance of how much depends on the due regulation of the intellectual faculties.

CHAPTER X.

If it were not for the material progress of the present century, it would scarcely be paradoxical to say that the human race is less happy than in former times. Civilization, as compared to its previous stages, is much more elaborate, but it is also infinitely more selfish. The feudal system, with all its barbarism, had undoubtedly the merit of creating a bond of union between men of different ranks. A feeling of clanship was fostered; the inferior was loyal, and the superior solicitous for the well-being of those under his

command. If we are now more independent, we are also more isolated. If society as a whole is more cultured and humane, each individual has fewer links with his fellow-creatures. He is exclusively devoted to his own success in life, and, therefore, egotistical; and if not so by nature, he is compelled to become so in self-defence. If he stumbles in the race of life, he is trampled upon by those who overtake him, and he looks round in vain for assistance. Those above and beneath him are strangers to him, and those in his own sphere are too intent upon themselves to give him a helping hand. Hence, probably, arises much of the class-hatred, or at least estrangement, that forms so marked a feature of the present age, notwithstanding its political liberty. Perhaps a more perfect stage of civilization may know how to combine freedom and fraternity, the severance of which is now so painfully apparent in spite of

the efforts made by charity to fill up the gap.

Arthur Challoner was one of those who suffered from the effects of our modern selfishness. During the days of his affluence he had many followers, but before and after that short period he was lonely and unaided, and the few who interested themselves in him did so in a languid and inefficient manner. The little money he possessed barely supplied him with the necessaries of life; his natural activity prompted him to bestir himself; he had considerable talents, what marvel, therefore, that he did his utmost to find a suitable field for their exercise? But this was by no means easy. His accession to fortune had incapacitated him for some posts for which he would originally have been fitted; his pride kept him away from others, and his want of capital from many more.

He might, perhaps, have married advantageously had not his attachment to Flora made him consider such a step almost a profanation. He was thus in a serious predicament.

Assistance came to him from a quarter where he had least expected it. Mr. Houghtley, with all his pomposity and ostentation, was really a kind-hearted man, and to those who made themselves agreeable to him by humouring his peculiarities he was hospitable and generous. On hearing of Arthur's embarrassment, he sent him an invitation to Houghtley Hall, which was readily accepted. Arthur passed some pleasant weeks there, and when his visit was drawing to a close, Mr. Houghtley, whose health had latterly been somewhat impaired, told him that he had been ordered abroad, and asked him if he would like to go with him. Of course the answer

was a glad assent, and the arrangement was made that they should start in a fortnight.

It was Mr. Houghtley's intention to drink the waters at Homburg, and to proceed thither by easy stages, stopping at Brussels, Cologne, and Frankfort on the way. Mrs. Houghtley stayed at home with her daughter. Her husband travelled for the benefit of his health, and she remained stationary out of consideration for hers, declaring that the agitation and discomfort of a journey would be her death. In reality she was by no means so fragile as she supposed, but she took great delight in imagining herself to be extremely delicate and in inducing others to share her conviction.

It was at first Mr. Houghtley's intention only to pass one night in Brussels, but when he arrived there he changed his mind, and told Arthur he would

stay several days. Arthur was not at all displeased at this prospect as he was curious to see the sights of the Belgian capital.

On taking his seat at the *table d'hôte* the evening after his arrival, what was his surprise to find himself next to a young lady who has already figured in these pages—Miss Silversnake! He could scarcely believe his eyes, especially as she seemed to be quite alone, and was dressed in an extravagant, ostentatious style. The moment she recognized him she opened the conversation, which she carried on with extreme volubility.

"Who would have thought of seeing you here, Mr. Challoner? This *is* unexpected! But unexpected things are constantly happening. Where *have* you been since we last met? As for me, I found myself compelled to travel in order to brace my nerves after our dreadful trials. I felt

them, oh, so keenly! I am sure you would pity me if you knew what I went through. I would not revive the memory of the past for worlds, but you know how badly I have been treated, and how everything conspired to my disadvantage. Mamma has not been good to me, nor has my brother. After making me a perfect martyr, they are absolutely furious because I will endure such treatment no longer."

This was an allusion to the differences that had arisen in her family after the disappearance of her father. In spite of her mother's warning, Miss Silversnake had been so imprudent as to inform Lord Proudham of the anonymous letter (which, by the way, was written by a person whom she had always befriended and helped, as she subsequently discovered to her utter amazement) and to ask him point-blank whether it had any foundation. Lord Proudham had given her

as much of his affection as he was likely to give to any woman, but his family and his friends were so dead against his marrying her, especially after the collapse of her father's fortune, that he gave way to their importunities and seized the means of effecting his escape. He replied that the accusation was totally unfounded, but expatiated in bitter terms on her want of confidence in him. She felt deeply hurt at some expressions he used, and answered as her feelings prompted. Her knowledge of his character was so imperfect that she fancied he would be filled with remorse at her reproaches. She was soon undeceived. It is true that he gave her of his own accord substantial damages for his breach of promise, but the wound inflicted on her vanity was no less deep. Her grief was real, and it was not lessened by the conduct of her mother and brother when she found herself in possession of her money. They wished to share in it,

whereas she had every intention of spending it exclusively on herself. They cajoled and petted her, and when they found that did not answer, they bullied and persecuted her. But she displayed unexpected obstinacy. She told them that they had saved money enough of their own out of the general wreck, and that what she had she was determined to spend on her own pleasure. She said she was of age and could do what she pleased. Their quarrels became so violent that she formed a desperate resolution. She corresponded secretly with a lady whom she had formerly known, and made arrangements to live with her. One fine day she disappeared from the family circle, and her mother and brother were beside themselves at the enormity of her conduct. She soon quarrelled with the lady with whom she had taken refuge, and determined to go abroad unencumbered with any duenna. She engaged a pert French maid, and with this companion roamed

over France, Switzerland, Italy, Germany, and Belgium, spending a lot of money on her dress and on the expensive hotels where she stayed, and carrying on flirtations in a very reckless manner. It was natural that rumours little to her credit should be circulated; but she was as unaffected by these rumours as by the fact that her money was rapidly dwindling away. She had not a thought beyond the present, and gave no heed to the lamentable prospect before her.

"It was really preposterous," she continued, "the way in which mamma and my brother went on. They absolutely drove me away. I am sure none but those who are as patient as I am could have endured it so long. But sometimes I am literally overwhelmed with sorrow when I think of their unkindness."

Arthur wondered to himself whether it was to drown these painful thoughts that she

imbibed such copious draughts of champagne, and whether it was to banish care that she was so elaborately dressed. However, he replied as best he could with expressions of sympathy.

Their conversation then turned on general topics, and she showed herself quite ready to strike up a flirtation with Arthur and even with Mr. Houghtley.

"Singular woman, that," said the latter to Arthur after she had left the table, escorted by a tall, sallow foreigner, who was evidently deeply smitten with her many attractions, and of whom she made a most abject slave.

They saw her several times after that meeting. She displayed a wonderful variety of dresses, and was generally accompanied by an admirer. She made herself as captivating as possible to everybody, and it was not from any lack of exertion on her part that the whole world was not at her feet.

Arthur heard later on that she was continuing her peregrinations on the Continent, dressing in the same extravagant manner, and flitting from place to place, never staying long anywhere. If any tidings reached her father of her doings, it was perhaps his keenest punishment to reflect that it was through his misdeeds that she was reduced to such a condition.

CHAPTER XI.

THE intense glare of a July sun at noon was lying over Homburg. The red walls of the Kurhans were baking in the heat. Few people were about, and those few were almost all Englishmen. It seems to be a British characteristic to bid defiance to foreign climates. The season was an unusually good one, the place was full, and new arrivals were pouring in daily. Among these were Mr. and Mrs. Beverley. Since their reconciliation, Philip's health had become much worse, nor had his temper improved. Flora had now even

more to suffer than formerly, but she made no complaints, and only her most intimate friends guessed what she went through. Unkind as her husband was to her, she was the only person who had any sort of influence over him. She alone could induce him to be more reasonable in his conduct; she alone could, by seizing favourable moments, work upon his better feelings and extract a spark of generosity from his selfish nature. But it was a hard and trying task. It required all the real fortitude and patience she possessed not to be discouraged. In spite of the fortune she was enjoying, and the consequent ease and luxury of her surroundings, her life was full of daily trials. Her husband's temper had become worse, if possible, than at any former period. The change wrought in his appearance by illness was alarmingly great. Those who knew him at the time when this story opened

would have found difficulty in recognizing the emaciated figure that was lying on a sofa in a darkened room of a Homburg hotel.

The intense heat was weighing upon the room in spite of the closed shutters and drawn blinds. It oppressed the debilitated sufferer, who was clamouring for iced champagne, and working himself into a passion because Flora endeavoured to dissuade him from taking it.

He, however, carried his point as usual. Wine always aggravated his irritability, and on this occasion it did so more effectually than ever. It was not Flora's fault that he lashed himself into a frenzy; the merest trifle goaded him on, the most indifferent circumstance annoyed him.

The tropical heat of the day was showing signs of culminating in a thunderstorm. Heavy clouds gathered in the sky, producing darkness almost nocturnal. Flora

drew up the blinds and threw open the shutters. The obscurity was becoming denser; not a breath of air disturbed the foliage of the trees before her window; a few thick drops of rain were falling sullenly. The darkness grew blacker and blacker.

"It will be a terrific storm!" she observed.

"That is a remark not worth making," said her husband, irritably. "If you can't say anything more original you had better be silent."

Flora, accustomed to these amenities, held her peace. The storm was beginning, the thunder rolled, and vivid flashes of lightning illuminated the darkness. Flora drew away from the windows, and sat down beside her husband.

"I must say," he exclaimed, when there was a slight lull in the storm, "that if ever anybody's company was slow it is yours. A fellow may be in the same room with you for

hours and you never say a word all the time."

"You told me not to speak," said Flora.

"I didn't mean it," he replied. "What I meant was that you ought to say something more worth listening to. If you won't take the trouble of making yourself agreeable, why did you come abroad with me?"

"Indeed, I take every trouble."

"Your efforts are mightily unsuccessful," he said, with a sneer.

"Who, in my place, could be more successful?" she thought, bitterly.

The storm was increasing in violence. The lightning flashed incessantly, and the thunder roared and reverberated peal after peal. The vivid brilliancy of the flashes filled the room with such an intense illumination that Flora suggested to her husband to go outside into the passage, which was less oppressive and less exposed to

the lightning. He consented, and they had scarcely passed into the corridor than they found themselves face to face with Arthur and Mr. Houghtley. The latter was the first to address them. Arthur was so astonished at this meeting that for a moment he could not speak. He had no knowledge that they were on the Continent, neither had he looked at the list of visitors; he was, therefore, taken completely by surprise.

"You here!" he could not help exclaiming.

Philip seemed anything but pleased at this encounter. He was cold and distant, not only to Arthur, but also to Mr. Houghtley, who took no pains to conceal his displeasure at Philip's demeanour. The only person who was natural and unembarrassed was Flora, although to her the meeting was more trying than to any of the others, and its consequences

were destined to bring upon her extreme annoyance.

Philip was in a morose, suspicious, and irritable frame of mind; the slightest unpleasantness was sufficient to lash him into a fury; and when he again found himself alone with his wife, this meeting furnished him with a pretext to give way to his unreasonable violence.

He accused her of having made an appointment with Arthur to come to Homburg, of corresponding with him in secret, of being treacherous and untruthful.

She listened to his words with indignant astonishment.

"You have no cause to make such accusations," she said: "I have never, never corresponded with him, nor did I ever dream of asking him to come here. Such a thought never entered my mind."

These words had the effect of making him still more angry and unreasonable.

He ranted, raved, and swore at her. The more she attempted to justify herself, the more his fury increased. Need we dwell on this painful scene? It is sufficient to say that it culminated in such violence on his part that even Flora's patience was exhausted, and she left him, declaring that she could endure such treatment no longer, and that she was determined to put herself beyond the reach of further insults.

In spite of the indignation and firmness with which she uttered these words, Philip did not believe that she really meant them. He thought she would relent as on many former occasions. Great, therefore, was his surprise when he found that she had indeed taken her departure. Can we blame her? She had forgiven him again and again; she had borne contumely, abuse, and even ill-treatment without a murmur, in the hope that the time would

come when his heart would soften, and also in compassion for his physical sufferings; but she now clearly perceived that that hope was illusory, and that her presence, far from being of benefit to him, only gave him countless opportunities of giving way to his violent temper. Was she not fully justified in avoiding further indignities and injuries by leaving him for the second time?

* * * * *

Arthur, all unconscious of the explosion caused by his presence, did not stay very long at Homburg. Mr. Houghtley, by no means so unwell as he fancied, soon tired of the place and announced his resolution of leaving. He was undecided in his plans, not wishing to return home, and yet quite at a loss as to where he should go. Return to England he would not;

and yet he was constantly abusing the Continent. His discontent increased instead of diminishing as his health improved. At last he fixed his choice on Carlsbad, and told Arthur to be ready to start next morning. Arthur was not sorry to leave Homburg, as he hoped the change would produce a happier frame of mind in Mr. Houghtley. But this was not to be. The first three or four days of their stay at Carlsbad went off smoothly enough, but when the novelty of the Bohemian watering-place had worn away, he became even more restless than he had been at Homburg.

He declared that the heat was nearly killing him, and fancied the mountain air of Switzerland would agree with him better. To Switzerland accordingly they went, wandering from place to place. Arthur enjoyed it as much as the restless discontent of his fellow-traveller would allow.

However beautiful a spot might be, Mr. Houghtley would not consent to tarry anywhere. He found fault with everything, until at last Arthur's patience was tried to the utmost.

"Why doesn't he return home if he finds no place agreeable abroad?" Arthur said to himself. "He only makes himself and others wretched by wandering about merely to cavil and carp at whatever he sees."

Their peregrinations were prolonged in this unsatisfactory manner until September was far advanced. Then Mr. Houghtley thought the time had come to make a move. He wished it were later in the year that he might travel in Italy with comfort, and he rang the changes on that subject for several days. But as grumbling did not advance the seasons he was fain to retrace his steps homewards.

He made a halt in Paris, hoping to derive

some pleasure from the gay city. The first few days were, as usual with him when in a new scene, full of pleasure and gratification, but it was not long before his unquiet spirit revived. He compared Paris past and present, greatly to the disadvantage of the latter, unceasingly lamenting to Arthur that the golden days of the Second Empire had vanished. He so wearied his listener with this topic that Arthur fervently wished that the Second Empire had been as remote as the First, and that its brilliant pleasures had never given such a fertile theme for interminable prosing.

Their stay in Paris extended a little over a fortnight, when Mr. Houghtley at last discovered that he would do better to make himself comfortable at home than to fidget about the Continent to find nothing but *ennui*.

With all his oddities he was in reality a

kind-hearted man, and he had taken a great liking to Arthur. He showed his friendship for him in many ways; and when they reached London, where Arthur intended staying for the time-being, he gave him an invitation on parting to visit him at his country place whenever he felt inclined to do so.

We need not say that this invitation was gladly accepted for some future day. Arthur took apartments in the house of our old friend Mrs. Rabbits. His disposition was naturally buoyant and sanguine, and he entertained vague hopes of something turning up, which were sufficient to keep him in a happy frame of mind. It is curious to reflect that Mr. Houghtley, with all his wealth, was constantly restless and discontented, few things giving him pleasure, and then only for a short time, whereas Arthur, in spite of the large fortune he had enjoyed and lost, and of

his present narrow circumstances, was cheerful and as happy as his attachment to Flora, which he considered hopeless, would allow him to be.

CHAPTER XII.

ARTHUR'S days glided by with a not unpleasing regularity and sameness. His morning was occupied with papers and books; in the early part of the afternoon he took a constitutional, after which he went to his club, where he dined, and the evening he devoted to theatres or to other places equally entertaining; in short, his life was very agreeable, but it was certainly more expensive than he could afford with his diminished income, and the distasteful fact stood before him, and would not be set aside, that the day must inevitably arrive when he would have to relinquish all his enjoyments and luxuries.

In his early days he would have found it easy enough to restrict himself to the mere necessaries of life; but we do not quaff the cup of pleasure with impunity, and once having indulged in whatever wealth could procure, it was not easy, nay, it was almost impossible, for him to be frugal and simple in his living.

He knew what prudence dictated, but he postponed the necessary retrenchment and self-denial. Of course he was to blame for this weakness, but we never pretended that his character was faultless, nor did we set him up as a model; we only represented him as a man neither better nor worse than most of his fellow creatures, but placed by fortune in extremes of prosperity at one time, and in sudden adversity at another, and whose innate amiability was not marred by prosperity or adversity.

At the Club he frequently saw Sir Alexander, who had recently come into a considerable

fortune of which he managed to rid himself in a surprisingly short time. His advice to Arthur was to trust in his luck and to let things take their course; a solution of the problem more to be commended for its simplicity and easy execution than for any other qualities.

"I have been in debt," he said, "pretty well all my life, and I have not been particularly inconvenienced by it. At first it may worry you a little, but you will soon get accustomed to it. I own that I have been fortunate in extricating myself from my difficulties; but you need not go ahead as I did, and you will find things will come straight in time."

The state of Sir Alexander's affairs was not so satisfactory as to make Arthur wish to be in a similar plight; he therefore discarded his counsel, and resolved to rouse himself from inaction.

This resolution was excellent in itself, but

the question arose—How were his energies to be employed? He asked himself this question times without number, and failed to discover a suitable answer. After several days of anxious thought the happy idea struck him of laying his difficulties before Mr. Houghtley, and asking his advice. This was a most judicious step, and it was attended with an excellent result.

Mr. Houghtley was the chief shareholder in a company recently established. That company was looking out for a secretary, and he proposed Arthur, much to the surprise and alarm of the latter, who declared that he was not at all qualified for the post. But Mr. Houghtley silenced his remonstrances by telling him that he could employ an under-secretary to discharge most of the duties; and his word being law with the company, Arthur was duly elected. The salary was handsome, and, as the duties were somewhat onerous, he lost no time in obeying Mr.

Houghtley's injunction of securing an experienced assistant. His choice fell upon an elderly man with a large family to support, who was only too thankful to relieve Arthur of all the drudgery of his post for about a tithe of his salary.

The regularity of his new occupation had the most beneficial effect. He was taken out of his old groove of thought and action. He had no longer the uninterrupted leisure which allowed him to indulge in constant reveries that were apt to injure the vigour and healthiness of his mind.

Nothing is more uninteresting to behold than perfect happiness. Idylls are only redeemed from tediousness by their brevity; descriptions of felicity are only pardoned when acting as a foil to darker or more exciting scenes. For the credit of our story we must, therefore, state that Arthur's happiness was not without alloy. His love for Flora continued as powerful as ever, and was the

source of many a painful reflection. Nor was he so raised above human weakness as not occasionally to revert with regret to the time when he was in the enjoyment of his fortune.

He was not the only person who remembered those brilliant days. Mrs. Rabbits delighted in drawing gorgeous pictures of his vanished prosperity for the edification of her other lodgers.

"It is no use my telling you what he had," she would say, "because it is absolutely beyond calculation. If anybody had ever told me that his hopulence would melt away like wax before the sun, I'd no more 'ave believed it than that the lions in Trafalgar Square had walked away. And he bears his reverses with such magnanimous fortitude! I never saw the like of him. If I had suffered such losses I'd not have been capable of going about as he does. I'd have drooped and withered like a lily in the desert, that's what I would. The 'ole of my remaining

days would be wrapped up in a mourning veil. My happetite would go first, and my 'opes would follow. But he is as pleasant and haffable as if he had never had a penny more than he wanted. That's what I call bearing up bravely against the conglomerations of fortune, and if the Lord Mayor himself was to tell me it was not, I should stand up boldly and say that it was."

CHAPTER XIII.

ABOUT six months after the events narrated in our last chapter, on a delightful morning in May, two ladies were walking in a fine park adorned with trees as ancient and magnificent as the most imaginative painter could desire. The one was clad in deep mourning; the other wore a plain black gown. She was evidently trying to divert the thoughts of her companion, and to interest her in the beautiful scene before them. Nor was she unsuccessful; her friend's eye rested with plea-

sure on the landscape, and she seemed to derive peace from the loveliness of Nature.

They continued their walk for some time before returning to the house where they were staying. Their conversation was unbroken by pauses, although not animated, and it was evidently of a confidential kind, judging from their countenances.

Need we say that the ladies were no others than Flora and Mrs. Ford? Since her last appearance in these pages Flora had become a widow. On leaving Homburg Philip's illness increased with alarming rapidity, on hearing of which his wife immediately hastened to rejoin him, and her presence alleviated the sufferings of his last days. She had the melancholy satisfaction of a complete reconciliation, and her grief on losing him was violent and profound; all the more so as she had not expected a fatal termination, and his loss came upon her

with the suddenness of a thunderbolt. In her sorrow at their parting she forgot all his faults, and remembered him only as he appeared in the early and happy days of their union.

The bulk of his large fortune went, in default of issue, to another branch of his family; but the property that was at his disposal he bequeathed, with the exception of a few legacies, to his wife, who had thus a considerable fortune in addition to her own.

When she recovered from the first effects of her bereavement she wrote to her old friend, Mrs. Ford, to come and bear her company. The invitation was gladly accepted, and they travelled about together in the hope that change of scene and air would revive Flora. It is during this tour that we see them again.

Mrs. Ford was of a somewhat prosaic nature, and it was beyond her compre-

hension how Flora could feel her loss so keenly and deeply, considering the unhappiness of her married life. Certainly if Mrs. Ford had been in her place she would have expressed very decorous sorrow, but would not have given way to continuous lamentation for a man who had done so much to afflict her during his lifetime. She was honestly surprised at Flora's state of mind, considering it a sign of amiable weakness; but she had the discretion to keep that opinion to herself. Her presence was welcome to Flora, as she was not only a companion, but of real assistance, undertaking a vast amount of necessary correspondence, and relieving her friend of many a distressing and painful task that would otherwise have fallen upon her.

Mrs. Ford's mind, as far as it went, was clear and vigorous, and she was very acute in detecting the slightest traces of im-

position, qualities that made her an excellent woman of business, and enabled her to transact Flora's affairs much more dexterously than the latter could have done at any time, even when not labouring under the disadvantage of being immersed in grief.

We said above that they were returning to the house where they were staying; it was one that Flora had taken for a month, thinking its position beautiful and the air of the district salubrious. The month was now almost at its end, and she had begun making her preparations for moving.

They found luncheon awaiting them, and also a batch of letters. Flora glanced over the addresses and handed them to her companion after reserving two for her own perusal.

"Will you kindly read those?" she said. "They are business letters, as usual. You

can give me the pith of their contents, and please answer those that must be attended to."

After luncheon Mrs. Ford applied herself to her task, and Flora read the two missives she had selected from the others. They seemed to engage her thoughts very deeply. She sat for a long time reading them over and over again. The one was from Lady Marshfield, the other from Arabella Clarke. The former had written at considerable length, the latter had not filled more than the orthodox four pages.

Mrs. Ford was so busily engaged that she did not notice Flora's absorbed interest. It was not until she looked up for the purpose of speaking to her that she was struck with it.

"What has occurred?" she asked.

"Why, there are some singular things in these letters," was the reply, "and I am rather at a loss what to think of them."

Mrs. Ford rose from her desk and came nearer.

"Miss Clarke's letter has been forwarded from London," Flora continued, "and there was a delay about it; but Lady Marshfield's was directed here."

"From Lady Marshfield and Miss Clarke?" said Mrs. Ford, interrogatively. She was by no means pleased when Flora heard from the former, still bearing in mind her old antipathy. She was curious to know the contents of the letters, but Flora betrayed no intention of imparting them to her; on the contrary, she turned the subject to the letters Mrs. Ford had been reading, and did not revert to the others. Her companion hoped that she would be more communicative later on; but she was destined to disappointment. The day wore on, and Flora revealed nothing to her.

When she retired to her room for the

night she again perused the two letters, pausing at intervals to reflect on what she had read. That from Arabella ran as follows :—

"37, —— Street,

"London, S.W.,

"May 17, 1884.

"My dear Mrs. Beverley,

"I hope you will excuse my troubling you with this letter, but it must carry with it its own excuse.

"You will be surprised to hear what I have to communicate to you, but not more so than I was when I found it out.

"I was dining the other evening at the house of a friend, where I met Mrs. Beverley, the wife of your late husband's kinsman who came into the Beverley property. When I was leaving, my friend told me that that lady's husband intends bringing a lawsuit

against you with the object of depriving you of the fortune bequeathed to you by Mr. Beverley, who, he maintains, had no right to dispose of it as he did. I was amazed to the last degree at this intelligence, so much so that I refused to credit it, but my informant was so positive, and urged me so strongly to give you a timely warning of these hostile intentions, that I had no alternative but to send you these lines.

"I fear you will have a vast deal of trouble and worry in consequence of this unwarrantable proceeding, and I am truly sorry to be the sender of such bad news. There is a faint hope that the statement may be unfounded; but from what I have heard of Mr. Beverley's character I should say that it seems only too probable. He is reported to be extremely grasping and litigious, and without any sort of conscience or compunction. I know for a fact that he treated his sister most unkindly

without the slightest provocation on her part. You may expect the worst from such an antagonist. I sincerely hope you may be able to prevent him from carrying out his nefarious designs, and trusting you will not be too much agitated by these tidings,

"I remain,

"Dear Mrs. Beverley,

"Yours very truly,

"ARABELLA CLARKE."

Lady Marshfield's letter contained precisely the same intelligence in other words, adding a long chapter of advice as to how she should act during the contest.

Flora enjoyed no sleep that night. The news seemed to her so incredible that had she only heard it from one quarter it would have given her little uneasiness, but when two sources, completely independent of each other, supplied her with it she could not help

being filled with the gravest alarm. She had never met the Mr. Beverley in question. Her husband had not been on good terms with him, and never mentioned his name but to abuse him.

On first reading these letters she was so utterly taken aback that she could not screw up her courage to tell Mrs. Ford what their contents were. "To-morrow," she reflected, "will be time enough." She probably suffered more by keeping this trouble to herself than if she had sought comfort in the confidence of her friend. But when the morning came she no longer delayed the painful communication, and placed Mrs. Ford in possession of the facts after breakfast, indulging in a torrent of tears while doing so.

Mrs. Ford received the news in the manner Flora expected. She said little, but that little was inspired by the bitterest indignation. If the man against whom

she inveighed could have heard her, even his obdurate nature would have been stung by her language.

She agreed with Flora that no time should be lost in going up to town and taking legal advice as to what should be done. Much as Flora regretted leaving the agreeable place where she was staying, she prepared at once to go, and that very evening saw them depart by the London express.

The journey lasted over five hours, but those hours vanished with extreme rapidity, so engaged were they both in their thoughts and misgivings. It was quite dark when they arrived at their destination. Wearied as Flora was with her journey and with her previous sleepless night, she was thankful to reach her house and to retire to rest.

She went to her solicitor early on the following morning, and from him she received the assurance that if Mr. Beverley

was really so ill advised as to bring an action against her it would be the worse for him, and that she could not fail to issue triumphant from the contest. She was greatly reassured by these words, and became almost reconciled to the prospect of the impending litigation.

In the afternoon she visited Arabella, and thanked her for the timely warning. She found her in luxurious apartments and most beautifully dressed, but looking discontented, disappointed and aged. In truth she had never recovered from the blow inflicted upon her by Mrs. Silversnake. The recollection of her folly in believing the vile inventions of that woman was for ever rankling in her heart, and it had recently been embittered by the news that Lord Proudham was engaged to Miss Chudley and by the descriptions of the brilliant preparations for the wedding. She reflected with unavailing regret that but for her credulity she might long ere now have

occupied the enviable position which Miss Chudley was soon to attain. She went a great deal into society, but, much to her chagrin, she did not receive any offers of marriage.

CHAPTER XIV.

In spite of the adverse opinion of several eminent lawyers whom he consulted, Mr. Beverley, carried away by his cupidity, decided on disputing Flora's claim to a large portion of the money left her by her husband. She thus found herself under the necessity of taking measures of self-defence and of doing her utmost to make her righteous cause finally triumph. She had fortunately sufficient means to engage celebrated counsel on her side, and she presented a formidable array of forensic

talent against her opponent. In this emergency she displayed a vigour for which her friends had scarcely given her credit; and, indeed, the exertion she was compelled to make acted beneficially upon her mind and body, arousing her from the languor into which she was in danger of falling.

Being still in mourning Flora visited none but her intimate friends, and of these Lady Marshfield was the most prominent. As we related in a former chapter, when her domestic dissensions had reached an intolerable climax, she was not sparing of her reproaches to Lady Marshfield for being such a powerful factor in bringing about her marriage, and these reproaches were repulsed with vehement indignation; but time and her final reconciliation with her husband had wrought a change, and the charm of her friend's manner and society soon restored the interrupted harmony.

They were again on as confidential a footing as at the opening of our story, and Lady Marshfield had the pleasure and satisfaction of constantly seeing the charming widow at her house.

These visits were about Flora's only diversion, and she found real enjoyment in her friend's company. At first she insisted on seeing her alone, declaring herself unequal to meeting others; but by degrees she was induced to suffer her solitude to be invaded by a few of Lady Marshfield's acquaintances.

She would probably not have remained in town had not her legal business made it advisable for her to stay. She would have preferred enjoying the fresh air of the country, and it was these visits alone that reconciled her to town.

Arthur was one of those who were most frequently seen in Lady Marshfield's drawing-room. It was with great emotion that

he met Flora for the first time since her widowhood. She was natural and unembarrassed in manner, and seemed ready to receive him as a friend. Whether she would ever be open to warmer feelings towards him he was at a loss to know.

Lady Marshfield, who was well aware of his attachment, plainly hinted to him that he might hope for the best. But many considerations held him back, at least for the time being. Had he still possessed his former income he would have declared himself without hesitation; but now Flora was rich and he was poor; thus she might reasonably suspect that he was paying his addresses from interested motives, and to incur that suspicion was intolerable to him. No, he could not possibly let such an interpretation be placed upon his actions; on that point his mind was clear. He would rather preserve complete

silence than imperil his honourable attachment.

This feeling may have sprung from morbid pride or from moral irresolution; but still it was praiseworthy from his point of view, and he did better in yielding to it than if he had done violence to his nature by overcoming it.

Lady Marshfield, however, took a different view of his conduct. She had no sympathy with the sensitive sophistries of conscience, and one day when he confided to her what his sentiments were she gave him her opinion without reserve.

"You say that you are deeply attached to Mrs. Beverley and that you have been so ever since you knew her. I do not wonder at it. You could not fix your affections on a worthier object. I am only surprised that you do not declare yourself to her. A sufficient length of time has elapsed since

she became a widow for you to be able to do so with perfect delicacy."

"You know," Arthur replied, "that I think the difference of our fortunes a serious barrier."

"I know that your self-love stands in the way of your happiness."

"My self-love!" Arthur exclaimed. "How do you think that?"

"You are reluctant," she replied, "to propose to Mrs. Beverley lest she should imagine that you wish to gain possession of her money. Is not that so?"

"It is," he answered.

"What do you call that feeling?"

"Well, I should find it difficult," he answered, after a pause, "to define it in exact words, but I think all men of honour would share it with me."

"Vanity, vanity!" she exclaimed, with a smile. "You must confess that there is no other answer."

"Indeed, I can confess nothing of the kind," he said; "I feel very strongly on the subject."

"I beg of you to discard your feelings for the present," she retorted, "and to exercise your understanding. You must acknowledge that it would be very foolish to let the opportunity of happiness escape for a morbid scruple."

"But is it a morbid scruple?" he asked. "Is it not something far higher?"

"No, it is not," she said, emphatically. "I grant that if you were both poor you would do wisely not to think of marriage. But if both parties have love, though only one may have wealth, what obstacle can there be to their union? It passes my comprehension how you can waver for a moment."

"Lady Marshfield," he said, "consider my position; how long I have been attached to Mrs. Beverley; how much I

have felt for her in her trials; how I have reason to believe that she knew my sentiments long ago and felt compassion for my position; and can you really wish me to forfeit my place in her esteem by an offer at the present moment? Better times may come, I may attain independence again; I may then be able to speak with more justification."

"And by that time," said Lady Marshfield, "somebody else may have forestalled you. I am losing patience with you altogether. You are filling your mind with a lot of crazy delusions that would be ludicrous were it not for the misfortune they may bring upon you. Are women of property not to receive offers except from men who have larger incomes than they? The idea is simply preposterous. I know several instances among my own acquaintance where men with little or no means have proposed to women with thou-

sands; those that were accepted were of course very happy; and those that were rejected did not labour under the disadvantage of being considered rapacious by the ladies to whom they paid their addresses. You may be sure of one thing, a woman has always a sufficiently good opinion of herself to believe that she is loved solely and exclusively for her own attractions."

This shrewd observation seemed to strike him very forcibly, and Lady Marshfield pursued her advantage.

"You might, with a little dexterity, propose to twenty rich women, and not one of them would entertain the suspicion that you wanted her money more than herself. And in this case there is no likelihood of any such motive being imputed to you. I know Flora thoroughly. She is anything but suspicious; indeed, she is confiding to a fault."

"Then you think I am justified in declaring myself?" he asked.

"Most decidedly," was Lady Marshfield's answer. "I will even go so far as to say that you would be much to blame if you did not. I think well enough of you to believe that you would make an excellent husband. Poor Flora has gone through enough misery in her first marriage to deserve happiness in her second. Take my advice, and I am sure you will not have cause to regret it. Rid yourself of all chimerical notions, look at facts as they are, and you will be happy. Indulge in a morbid dread of being misunderstood and depreciated, and you will raise up an insurmountable barrier against everything that will make your life enjoyable, and at a future time you will look back with unavailing regret at not having seized the golden opportunity."

Arthur felt intensely relieved on receiving

this emphatic opinion, and he determined to act upon it.

But before he had the opportunity of so doing he was invited to be present at a joyous ceremony—no less an event than the marriage of his old friend O'Brien with Miss Parsons.

In their case the course of true love ran smooth, although they had more delays in attaining their wishes than were agreeable to either. During his stay in India O'Brien was most assiduous in writing to her at immense length, and she answered in epistles equally voluminous. This correspondence, covering as it did reams and reams of paper, filled a large box when the letters of both writers were put together. She looked upon them with the greatest attachment, and would not consent to a bonfire being made of them, as her husband suggested. In after-life it became her favourite pastime to peruse these documents, reviving

the memory of the days when they were written. Shortly after the wedding they returned to India, accompanied by the best wishes of their friends, wishes that were destined to be happily realized.

CHAPTER XV.

THE day appointed for the lawsuit to be heard was drawing near. Flora was in continual suspense and agitation, not so much for the sum at stake as for the justice of her cause. Her counsel told her that she need have but little fear, if any, because the chances were ten to one in her favour. Mr. Beverley's case was weak, hers was strong; nothing could alter that fundamental fact; and yet she had her misgivings. She reflected that a shrewd man like her opponent would not be likely to

rush into costly litigation without a fair prospect of success.

She expressed this thought to Lady Marshfield one afternoon, and the latter tried to lessen her anxiety.

"We all believe readily what we desire," she said. "Mr. Beverley is surely no exception to the rule. His cupidity is blinding him and carrying him away."

"His conduct is villainous!" exclaimed Flora.

"So it is," said the other. "And your desolate position makes it all the more iniquitous."

"I daresay he has not thought of that," Flora replied. "In these days of woman's rights a woman is supposed to be quite equal to defending herself."

"And yet in many cases she is not," said Lady Marshfield. "How many shackles are imposed upon her by society,

and, indeed, by herself, if she has right feelings!"

She paused for a moment, but as Flora said nothing she resumed her discourse.

"Especially if she is young and good-looking her difficulties are incalculably multiplied, and slander soon takes possession of the slightest semblance of a mistake. But when a woman is married, her position, at least with regard to the outer world, is greatly strengthened. If you were not alone in the world you may be sure that Mr. Beverley would have thought twice before attacking you."

"But surely," said Flora, "this is entirely a legal question, and my solitude does not influence it."

"Granted," replied Lady Marshfield. "Still, however true that may be, you will always find that there is more readiness to crush a lonely woman than one who has a protector in her husband."

"That consideration," said Flora, smiling, "would not be powerful enough to induce me to marry again."

"Why not? Surely you will not maintain that it is better to pass through life alone?"

"I am only thinking of my case, and do not pretend to lay down a general rule."

"And why," Lady Marshfield asked, "should you not marry again if you meet someone you can love?"

"Never!" Flora exclaimed; "never!"

"Give me your reasons."

"My reasons may be weak, but my feelings are strong."

"You surprise me," said Lady Marshfield; "and I should very much like to fathom your heart at this moment."

Flora smiled, but did not answer.

"I know from experience that second marriages are sometimes happier than first. The character is more matured, the mind

is formed by the events of life, prudence and discretion are more powerful than formerly."

Lady Marshfield had touched the exact point. It was precisely Flora's unhappiness in her married life that made her form an aversion to a second marriage; but she would have thought it treason to the memory of Philip to confess the fact. She remained silent, and Lady Marshfield went on.

"Much depends upon the choice you make, and not a little on the fruit you have gathered from the past. Former events may explain the present and even illuminate the darkness in which the future is still lying. Considering your youth and attractions, you would surely not wish always to remain in your present condition?"

"We have to endure something in every state of life," was the reply.

"True; but there is a more and a less of endurance according to our lot. Why choose the harder of the two?"

"We may differ as to which would be the harder."

"That most in accordance with nature and the fitness of things is the least hard. There is no real doubt about that; all objections would be the merest sophistry."

Lady Marshfield was beginning to be concerned for the success of Arthur's suit when she heard these utterances; it was, therefore, her endeavour to refute them as strenuously as she could. If the dialogue had been prolonged, she would undoubtedly have been victorious in the argument, but whether she would have convinced Flora is another question, which we will not take upon ourselves to answer in the affirmative; but it was destined to be interrupted by the appearance of no less a person than Arthur himself.

He was welcomed by Lady Marshfield with great satisfaction. In the hope that he might declare himself to Flora she soon contrived to slip out of the room, thus giving him an opportunity of which he was unfeignedly glad. He had revolved the whole question in his mind, arriving at the conclusion that if he was to speak at all he had better do so while the lawsuit was pending.

He opened the conversation by talking of his Swiss tour with Mr. Houghtley, a topic suggested by some photographs of Alpine scenes that were lying on a table. He then referred to the vicissitudes of his life, thus facilitating the transition to the point he had in view.

"I often wonder," he said, "whether those whose lives are smooth and unruffled are in reality happier than those who have gone through sunshine and storm. Do they feel their joys more keenly, or

are they not rather so used to prosperity that their zest for it becomes blunted to a certain degree? For my part, though I have suffered much, my troubles have acted as a foil to my happier days, and I value any glimpse of happiness all the more."

"And yet," said Flora, "if we had the choice, we should not hesitate to choose a state of uninterrupted felicity."

"True," he replied. "The wish to be perfectly happy is innate in us all. But how few, if any, attain that felicity! It generally remains a vague desire, insatiate and never appeased. I myself have not yet attained it; my trials have been numerous, my hopes have been destroyed, and still I feel and know that in one way I might call it mine, that I might enjoy it, if only —"

Here he paused. She said nothing, and after a moment he resumed :—

"Flora—if you will allow me to call you by a name which I have long held dearer than words can express—I was doubtful whether I should venture to speak now that my prospects have undergone so great a change; but I cannot be silent, I cannot suppress the feelings within me, I cannot see you and not declare what I am sure you know: how deeply and constantly I love you and ever have loved you, and how I hope and trust you will not give me an unfavourable answer."

During this address Flora had time to collect her thoughts. Although she had not expected this declaration she was not surprised by it. She knew how much he had loved her formerly, and when listening to his words the first sensation she felt was pleasure at the constancy that had held its ground against so many adverse circumstances.

She remained silent for a moment, and then said —

"We have both had many trials. We are, or at least we ought to be, inured to the blows of fortune. Let us bear our afflictions with fortitude, and not attempt to escape from them."

"What am I to gather from these words?" he asked.

"I would not wound your feelings," she continued. "You have a true and noble nature, and I always valued you as a constant friend."

"But I would be more," he exclaimed. "My whole life is centred in you."

"So you imagine, but time will change your ideas."

"Never, never!" he declared.

"Think of the past," she said. "On a former occasion you spoke to me as you are speaking now, and did you not console yourself then?"

"Heaven knows it was a bitter struggle."

He might have added that the bitterness was enhanced by the fact that she was unhappy in her marriage, but he had too much delicacy to do so.

She felt touched by his words and the tone in which they were uttered.

"We have both changed since that time," she said. "We have become more experienced; we have, I think, learnt and unlearnt much. Why cannot we, therefore, enter on a new phase of friendship?"

"It is not for friendship that I ask, but love."

"But if," she remonstrated, "I have resolved never again to give my love? Why wish me to be untrue to my convictions that tell me not to enter on a second marriage?"

"I am destined to be wretched!" he exclaimed. "How I longed for the moment when I could declare myself! And

now how cruelly it is ending! Everything with me has gone wrong; my fortune has vanished, my friends have fallen off, and now you, even you, wound me with a mockery of my love! I am weary of endurance. My misery is more than I can bear!"

"Stay, stay!" she exclaimed, terrified at his passionate intensity.

"You will never find another to love you as I have done," he continued. "For years I lived only in thoughts of you. And now that I offer you all the affection of my heart you talk to me coldly of friendship! I gave you credit for greater humanity!"

"It is not I who have offended you," she said, gently; "it is your own sensitiveness that makes you distort my innocent words. Not for any consideration would I say anything unkind."

"I have deserved better treatment,"

he replied. "You are cruel to me, to me who would gladly lay down my life for you."

Flora burst into tears. Arthur's anger disappeared as if by magic at this pathetic sight. He seized her hand and covered it with kisses.

"I am to blame," he said; "I—I alone. Forgive me; I am half-distracted. Grant me but a ray of hope and I shall leave you a transfigured being."

"I cannot yet," she replied; "not yet. It is too soon. I have many cares weighing upon me. Let the clouds pass away."

"Share your troubles with me and they will be lighter."

"I can say no more at present. Leave me, I beseech of you. Leave everything to time."

He was fain to content himself with this token of favour.

"Grant me one thing," he implored. "Let me write to you."

"Certainly," she replied.

She held out her hand to him and he kissed it passionately. In another moment he was gone.

When Lady Marshfield returned she found Flora alone, and perceived that she had been in tears.

"I hope you have not been unkind to him," she said. "True love like his is rare enough to be prized. He has often told me of the depth of his attachment for you."

The two sat for a long time together, Flora not giving full utterance to all she thought and felt, and Lady Marshfield pleading Arthur's cause with the greatest energy.

Flora could not withhold the fact that she returned his love; she could not conceal the signs by which her listener augured well for

his cause. In truth, various emotions were contending in Flora's bosom. All that she had suffered in her first marriage alarmed her as to the future, much as she loved and trusted Arthur.

Her statement to Lady Marshfield that she would not marry again was sincere and spontaneous; and probably if anybody but Arthur had proposed to her she would have adhered to that resolution. But when he offered her his love, when he proved to her how deep and constant was his attachment, her firmness wavered, and she could not bring herself utterly to reject him. Nor would she absolutely bind herself; for the present at least her object was to gain time, to preserve her liberty of action for a little while yet, and then—she did not own to herself what she might do; she preferred remaining in a not unpleasing uncertainty, relying fully on Arthur's fidelity and devotion.

He was not slow in availing himself of her permission to correspond with her; and in his letters he entered on the details of his position, concealing nothing from her, and telling her frankly how very slight were his prospects.

She had not considered this aspect of the question until he suggested it to her, and then it was only to dismiss it from her mind after assuring him that it was of secondary importance. She said that even if she were so unfortunate as to lose the lawsuit, her own independence, added to what would still be left her, would be ample for all requirements, and that it was not for any consideration of money that she had not accepted him.

She was not destined to be despoiled of the fortune coveted by Mr. Beverley. The action lasted two days, and judgment was given for Flora with costs, the judge remarking that he

had seldom met with a case more unfounded and vexatious.

On achieving this triumph congratulations poured in from all her friends and acquaintances. Arthur was one of the first to express pleasure on the issue. She left town almost immediately after the case was decided, but he had the consolation of hearing from her frequently.

Her letters were always in a kind and even affectionate strain, but when he urged her to make him happy her reply was that even if she were to accept him it was too soon, and they would have to wait, and that she could not give him an answer as yet.

The summer passed while this correspondence was going on, and the autumn was far advanced when they met again.

She appeared to him more beautiful than at any former time. The repose and the freedom from trouble that she had been

enjoying restored all her freshness and gave her new spirits and energy. His love became more ardent, if possible, than before; and again he urged upon her in burning words to grant his suit, and to pass through life with him as her devoted and loving companion.

This time he was successful. She yielded at last and promised to become his wife. His joy knew no bounds. All the trials of days gone by seemed to him as nothing compared to the felicity of the present. He even rejoiced in the fact that he no longer possessed his former wealth, because it proved that he was accepted for himself alone.

She also, when the die was cast, was happy beyond expression. She felt that she had done wisely and that the result would be such as her hopes depicted.

At her desire the wedding was as quiet and unostentatious as possible. Only a

few intimate friends were present at the ceremony, which took place in a picturesque old country church near the scene where her early days were passed with her mother. Mr. and Mrs. Houghtley gave the bride some magnificent presents, and placed their country house at the disposal of the happy couple during the honeymoon.

We have but little to add. After so many trials and so many changes of fortune, both Flora and Arthur enjoyed days of as perfect bliss as can fall to the share of mortals. Their characters harmonized and their sympathies coincided, and it would have been impossible to find a pair more suited to each other.

Flora bought a house near Richmond, surrounded by a large and beautiful garden, and there it was the greatest pleasure to her and her husband to receive their friends and to see a pleasant circle around them. Lady

Marshfield and Sir Alexander, the Proudhams, the Houghtleys, Arabella, Mrs. Ford, and O'Brien and his wife when they came over from India, were their chief guests. Nor was Ruddles forgotten. He had developed into a very presentable young man, and he still retained his old liking for Arthur.

As to Arthur himself, he could at times scarcely believe that he was really in the enjoyment of all the happiness he felt. It seemed like a dream when he contrasted it with his past; his lonely, neglected childhood, his chequered, unprosperous youth, his sudden accession to fortune and the turbulent enjoyment it produced, his love, so full of pangs and sorrow at the time, his losses and the solitude in which he found himself in consequence, and, finally, when the shades seemed to be closing around him, a ray of light developing into the fullest sunshine of joyance.

When he reviewed this succession of events he could not refrain from expressing the most intense gratitude and rapture that even his sorest trials had conduced to shower upon him the choicest blessings that love and nature can bestow.

THE END.

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